

November 16, 2012

# Citi Website Baseline

Baseline Final Report



Internet and Mobile  
User Research and Insights

## Topics

Research Goals

Test Methodology

Participants Profile

Scenarios and High Level Tasks

Overall (Combined) Summary of Success Metrics

Citi Customers Analysis

Summary of Success Metrics

Detailed Findings

Non-Citi Customer Analysis

Summary of Success Metrics

Detailed Findings

## Business Objectives

- Provide a baseline to be used against competitors' websites and Citi website improvements
- Initiate a longitudinal success and satisfaction baseline to be repeated twice a year
- Provide actionable insights for Citi website improvements

## User Testing Objectives

Baseline common tasks within the existing Citi website (Sept/Nov-2012):

- Find a branch/ATM
- Find a checking account
- Find a Credit Card
- Find information relating to mobile applications
- Find information relating to electronic money movement

### Collect Quantitative Data:

- Time on Task
- Error Rate, Success Rate, Timeout, Abandonment
- Click Streams

### Collect Qualitative Data:

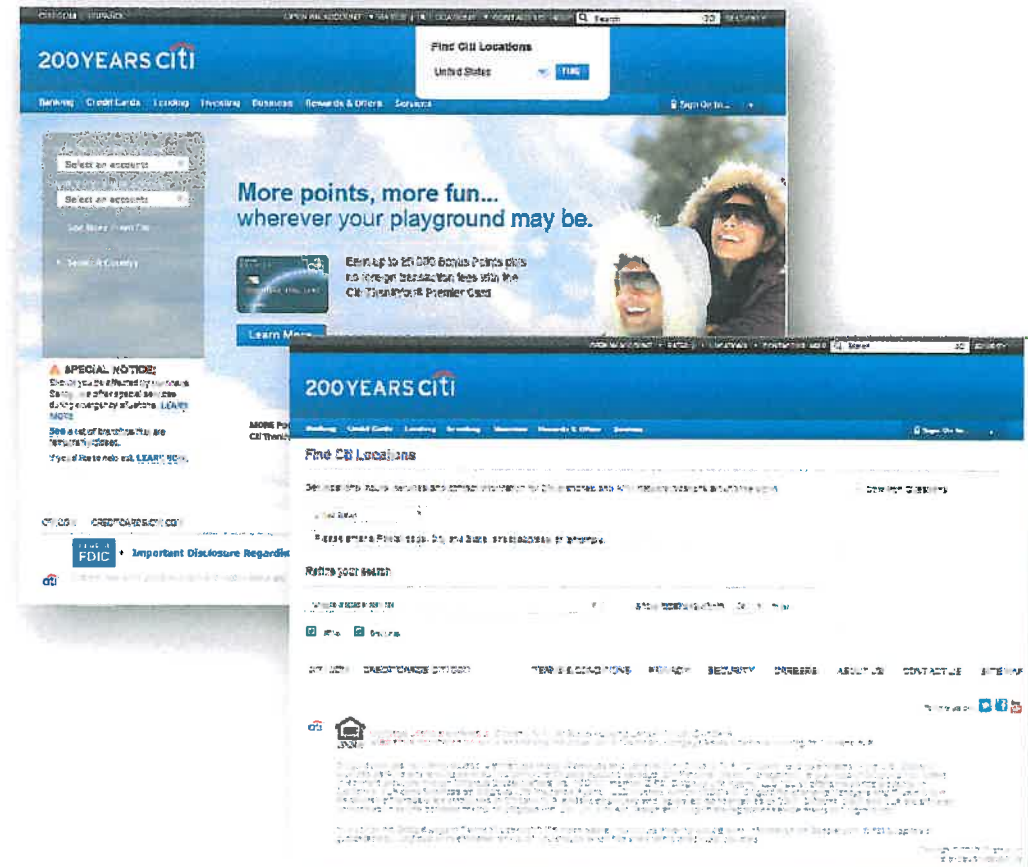
- Satisfaction Rates
- User Comments
- Impressions of Citi

### Gather Objective and Subjective Data in order to:

- Create a baseline for future comparisons between Citi website improvements and between competitors' websites

## Remote Testing

- Un-moderated (400 participants)
  - 400 participants screened and recruited by outside panel agency; 200 Citi Customers, 200 Non-Citi Customers
  - Asked to participate in study via email and provided link to UserZoom test site
  - Gather user click streams, time on task, satisfaction metrics and user feedback
  - Sept-Nov 2012
  - Citi website as in use by the public during stated timeframe
- Demographics/Participant Profiles
  - Education
    - Some College (35%)
    - Bachelor's Degree (45%)
    - Graduate Degree (20%)
  - Income
    - > 50K
  - Primary Bank Affiliation
    - Citi Customers (200)
    - USAA (50)
    - Wells Fargo (50)
    - Chase (50)
    - BoA (50)
  - Employment Status
    - All but Student and Unemployed
  - Gender
    - 45% Male/55% Female



### Scenario Example

You are moving across country to Austin TX. Your new home will be located on Greystone Drive in Austin TX, 78759.

- Task 1: How many Citibank full service ATMs are located within 10 miles of your new home?
- Task 2: How many Citibank branches are located within 5 miles of your new home?

## Baseline Scenarios

## Baseline Answers

- You will be moving to Austin TX. Your new home will be located on Greystone Drive, Austin TX , 78759.
  - How many Citibank full service ATM locations are located within 10 miles of your new home? → • **5 Citibank Full Service ATMs**
  - How many Citibank Branches are located within 5 miles of your new home? → • **2 Citibank Branches**
- Find the credit card that has No Annual Fee, a 0% APR (for the longest period of time), and also offers ThankYou rewards. → • **Citi ThankYou Card**
- Since you will be moving, you'd like to keep all of your accounts at the same local bank. You will be moving your combined account balances of \$69,000.00 to Citibank. What checking account allows you to avoid monthly fees, taking into account your combined account balances? → • **Citibank Account Checking and Citibank Gold Checking**
- Find an App from Citibank that allows you to deposit a check to your Citi Savings account with your Android Phone. If that app exists, how much does it cost? → • **That App does not exist, the existing app only allows deposits to checking and it is free**
- What Tablets are supported for banking with Citibank? → • **iPad and Kindle are supported**
- You need to send a wire transfer. What is the minimum cost for sending money via a wire transfer assuming that you are NOT a member of Global Executive Banking or Citigroup Private Banking? → • **\$12.50**
- You are interested in receiving, viewing and managing your bills online from your new Citi bank account. Is there a service that allows for this? If so, what is the cost? → • **eBilis allows for this and it is free**
- Find the name of the method by which you can send \$500.00 to your nephew by using his email address → • **Popmoney**

# Summary of Success Metrics\*\*



Task N=400	N	% Correct	Mean Clicks	*SD Clicks	Minimum Clicks	Optimal Clicks	Mean Time	*SD Time	Mean Unique Page Views	*SD Page Views
POP Money	139	75%	7	13	2	3	1:40	1:10	3	2
Supported Tablets	200	72%	8	7	2	3	1:41	1:11	3	3
Find CC	205	61%	12	10	2	5	2:13	1:18	4	1
Find Checking	195	43%	17	16	2	2-3	3:12	2:15	5	2
Find ATM	202	42%	24	13	8	7	2:11	1:02	3	1
Find Branch	198	32%	18	11	7	7	1:51	0:55	3	1
eBills Prominence	135	27%	6	5	2	2-3	1:11	0:50	3	1
Wire Transfer Cost	126	16%	8	7	3	3	1:47	1:03	4	2
Mobile Deposit	200	4%	11	9	2	3	3:10	1:09	5	3

- Citi and Non-Citi Customers
- Standard Deviations show wide range of variability (SD Clicks, SD Time SD page views)

\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

\*A large standard deviation indicates that the data points are far from the mean and a small standard deviation indicates that they are clustered closely around the mean.

- Locating and Identifying information about POP money and supported tablets for banking scored within acceptable ranges for both Citi and Non Citi Customers with success rates over 69%
- Finding a Credit Card based on given parameters seemed slightly more difficult for Citi Customers (55% success) than Non Citi Customers (68% success)
- Finding a Checking Account based on given parameters seemed more difficult for Non Citi Customers than Citi Customers, however the % success rates were less than 50% for both groups
- Ability to successfully utilize the ATM Locator function was less than 45% for both Citi and Non Citi Customers
  - Customers cited page errors, non standard internal frame scrolling, confusion about advanced search functions and page layout as issues.
- Ability to successfully utilize the Branch Locator function was less than 36% for both Citi and Non Citi Customers
  - Customers cited page errors, non standard internal frame scrolling, confusion about advanced search functions and page layout as issues.
- Ability to identify and associate 'eBills' with its features was less than 30% for both Citi and Non Citi Customers
- Ability to correctly identify information about wire transfer costs was less than 20% for both Citi and Non Citi Customers
- Ability to find functional information about Mobile Check Deposit was less than 6% for both Citi and Non Citi Customers
  - Confusion comes into play with conflicting information located on the Mobile Check Deposit details page (see detailed analysis)

# Detailed Analyses

# Citi Only Analysis

# Summary of Success Metrics\*\*



Task N=400	N	% Correct	Mean Clicks	*SD Clicks	Minimum Clicks	Optimal Clicks	Mean Time	*SD Time	Mean Unique Page Views	*SD Page Views
POP Money	68	81%	8	17	2	3	1:37	1:15	3	1
Supported Tablets	94	71%	7	7	2	3	1:40	1:16	3	1
Find CC	97	55%	12	9	2	5	2:14	1:15	4	1
Find Checking	103	48%	15	16	2	2-3	2:33	1:18	4	2
Find ATM	100	39%	24	13	8	7	2:14	1:08	3	1
Find Branch	100	35%	19	12	7	7	1:56	0:56	3	1
eBills Prominence	68	29%	5	2	2	2-3	1:21	0:59	3	1
Wire Transfer Cost	64	19%	6	4	3	3	1:38	0:48	3	1
Mobile Deposit	106	5%	11	10	2	3	2:51	1:18	5	2

- Citi Only Customers
- Standard Deviations show wide range of variability (SD Clicks, SD Time SD page views)

\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

\*A large standard deviation indicates that the data points are far from the mean and a small standard deviation indicates that they are clustered closely around the mean.

# Detailed Findings

(Citi Customers Only)

# Task: POP Money



- Task: Find the name of the method by which you can send \$500.00 to your nephew by using his email address
- Success Rate: **81%**
- 15% used the Transfer Services Comparison Page
- Ease of Use Rating: 51% Easy or Very Easy
- Time to complete task satisfaction rating: 56% Satisfied or Very Satisfied
- Problems or Frustrations

- Terminology is confusing - 7%
- Could not locate information – 13%
- Site is disorganized – 5%
- Process took too long / Too many steps – 5%
- Inadequate instructions/help – 7%
- Did not know where to begin – 9%
- Too much information / Pages feel Cluttered – 4%
- Not enough details / Missing details - 9%
- Too much scrolling – 2%
- No problems or frustrations – 55%
- Other Comments:

- *"I guessed. It would've been hard if my guess wasn't right"*
- *"Just guessed pop money would be the way, otherwise lots of searching"*
- *"Under POP it didn't mention sending via email option; just mention great for sending money to kids at college"*
- *"Didn't find that page, but remembered hearing by citibank email ad that there was this service"*
- *"I first looked under transfer, then went to other services and found popmoney"*
- *"Just didn't know the name of it...so took some time to investigate..."*
- *"I cannot figure out where you're hiding these 'comparison' pages"*
- *"Makes you log on or create and account to find this info"*

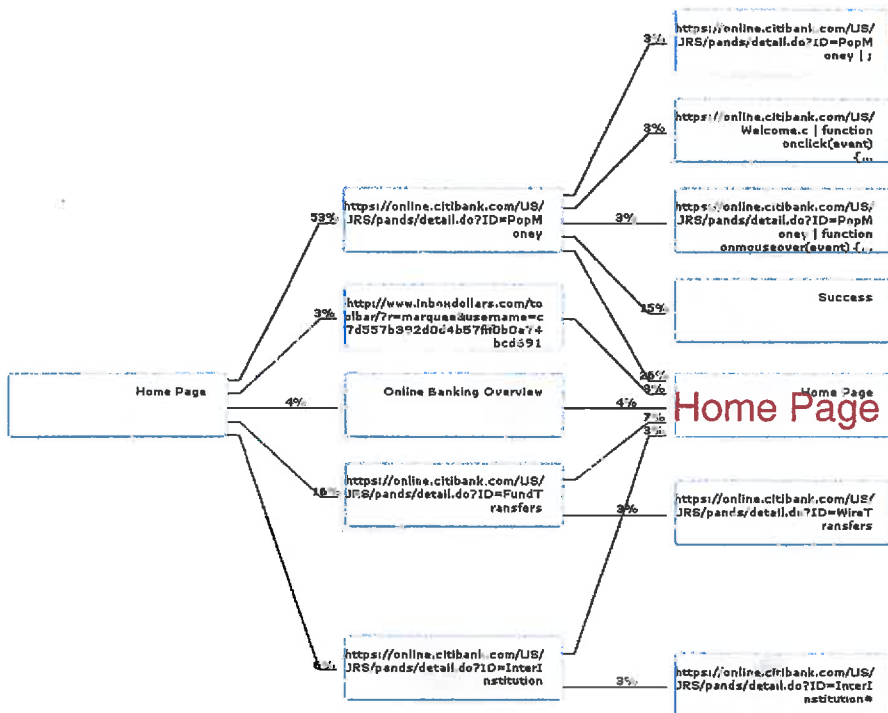
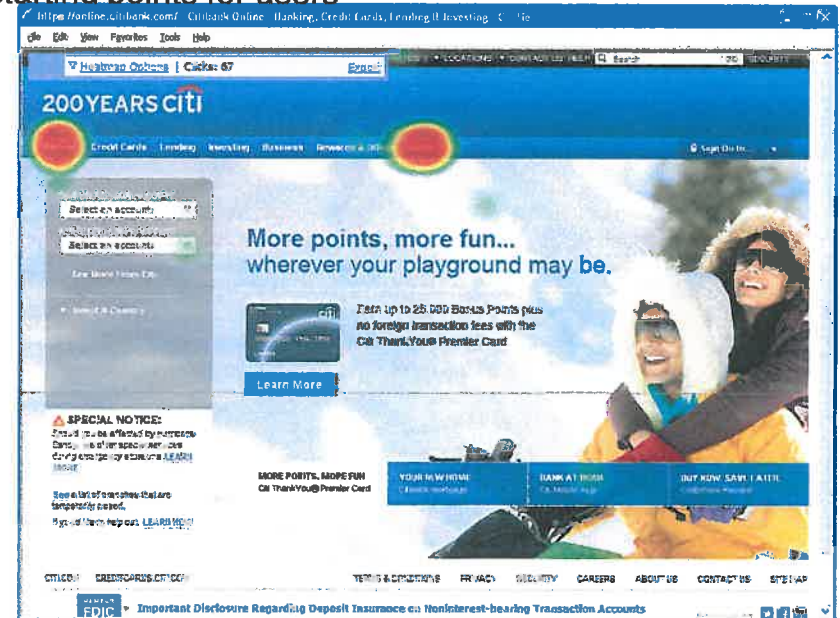
The screenshot shows the 'Compare Money Transfer Services' page on the Citi website. It features a table with columns for 'If you want to transfer funds', 'Then use this service', 'When the transfer is made', 'How much you can transfer', and 'What it costs'. The table lists various services like 'Global Executive Banking Client', 'Global Private Bank Client', and 'Global Private Client'. Below the table, there are sections for 'Standard', 'Business', and 'Personal' transfers, each with details on limits and fees. The page is cluttered with text and small icons, making it difficult to navigate.

\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Task: POP Money



- Task: Find the name of the method by which you can send \$500.00 to your nephew by using his email address
- Heat Map: First Click indicated that most users expected to find the information in the following two places:
  - Banking – Main Menu
  - Services – Main Menu
- Click Stream indicates that the following 5 places seemed to be valid starting points for users
  - Bank at Home
  - Login
  - Banking
  - Services
  - Rewards and Offers
- 44% of Users doubled back to the **Home Page** after their first choice.

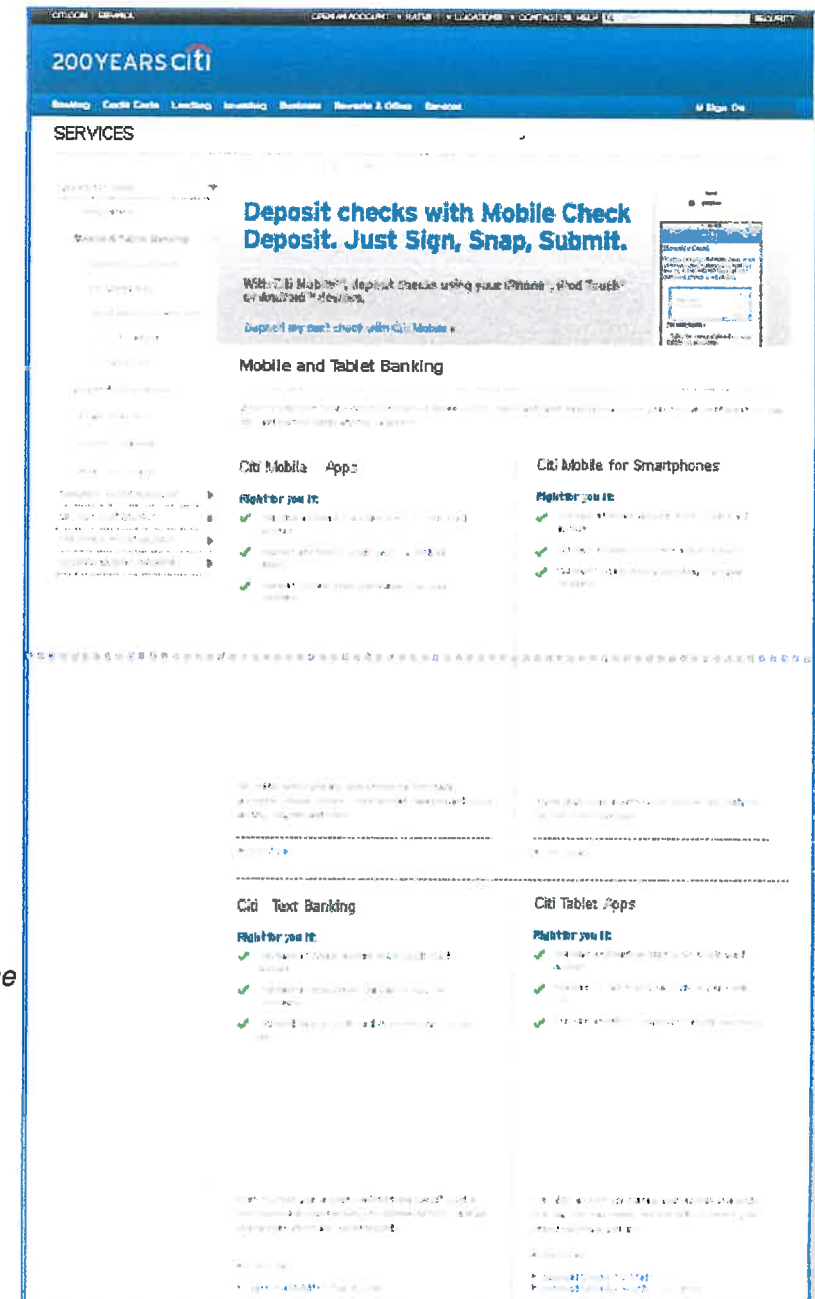


\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Task: Find Supported Tablets



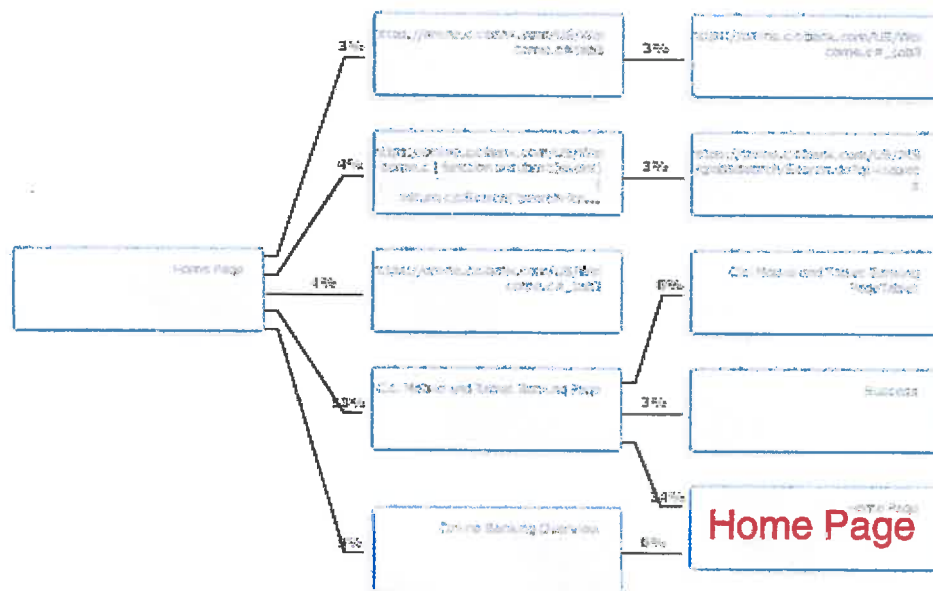
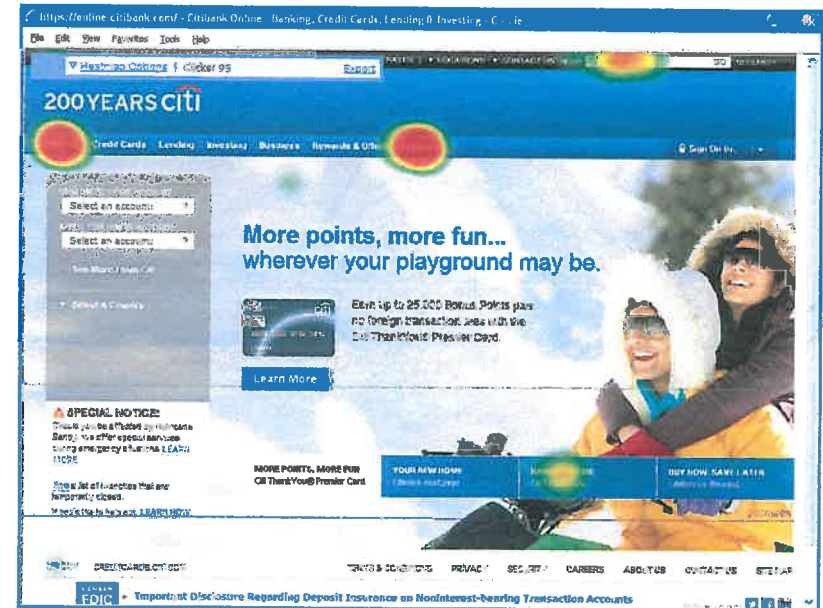
- Task: *What Tablets are supported for banking with Citibank?*
- Success Rate: **71%**
- Ease of Use Rating: 51% Easy or Very Easy
- Time to complete task satisfaction rating: 32% Satisfied or Very Satisfied
- Problems or Frustrations
  - Terminology is confusing - 9%
  - Could not locate information – 7%
  - Site is disorganized – 6%
  - Process took too long / Too many steps – 3%
  - Inadequate instructions/help – 4%
  - Did not know where to begin – 15%
  - Too much information / Pages feel Cluttered – 3%
  - Not enough details / Missing details - 3%
  - No problems or frustrations – 61%
  - Other Comments:
    - *“It was silly to have to page down to find the tablet info”*
    - *“No FAQ”*
    - *“When I put tablets in the search bar, the relevant information did not come up”*
    - *“Not sure if I found all the devices; tablets and mobile devices all in one category”*



\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Task: Find Supported Tablets

- Task: *What Tablets are supported for banking with Citibank?*
- Heat Map: First Click indicated that most users expected to find the information in the following four places:
  - Banking – Main Menu
  - Services – Main Menu
  - Search – Tool Bar
  - Bank at Home
- 40% of Users who landed on the Citi Mobile and Tablet Banking Page and the Online Banking Overview Page, doubled back to the **Home Page** after their first choice.



\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Task: Find Credit Card



- Task: Find the credit card that has No Annual Fee, a 0% APR (for the longest period of time), and also offers ThankYou rewards.
- Success Rate: 55%
- Ease of Use Rating: 50% Easy or Very Easy
- Time to complete task satisfaction rating: 45% Satisfied or Very Satisfied
- Problems or Frustrations
  - Terminology is confusing - 8%
  - Could not locate information – 0%
  - Site is disorganized – 4%
  - Process took too long / Too many steps – 11%
  - Inadequate instructions/help – 6%
  - Did not know where to begin – 0%
  - Too much information / Pages feel Cluttered – 13%
  - Not enough details / Missing details - 4%
  - No problems or frustrations – 57%
- Other Comments:
  - “A lot of choices”
  - “Page load times”
  - “No select all button”
  - “There was an offer to compare cards, but it didn’t compare anything, which was very confusing”
  - “I did not see how to say “go” to refresh the results”
  - “Compare” features/format did not load and other view was not good for finding info quickly and easily”
  - “It wasn’t clear that when I was checking the filter boxes that the search results below were refreshing. So after I checked all the boxes, I was looking for the submit button, but there wasn’t one, so I hit compare. It took me to a weird page that wasn’t what I wanted so I navigated back to the page with the filters and had to re enter the filters. Then I noticed that the content was refreshing.”

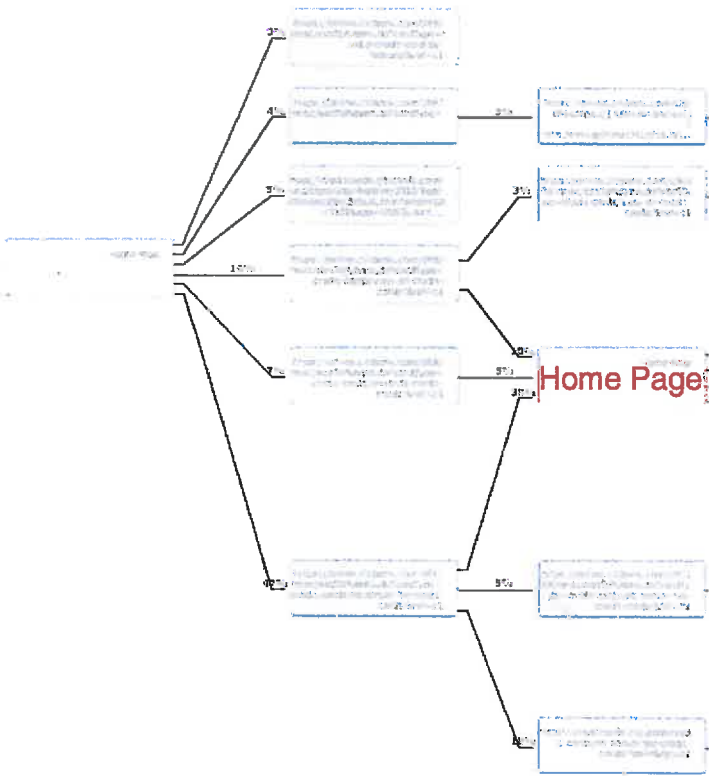
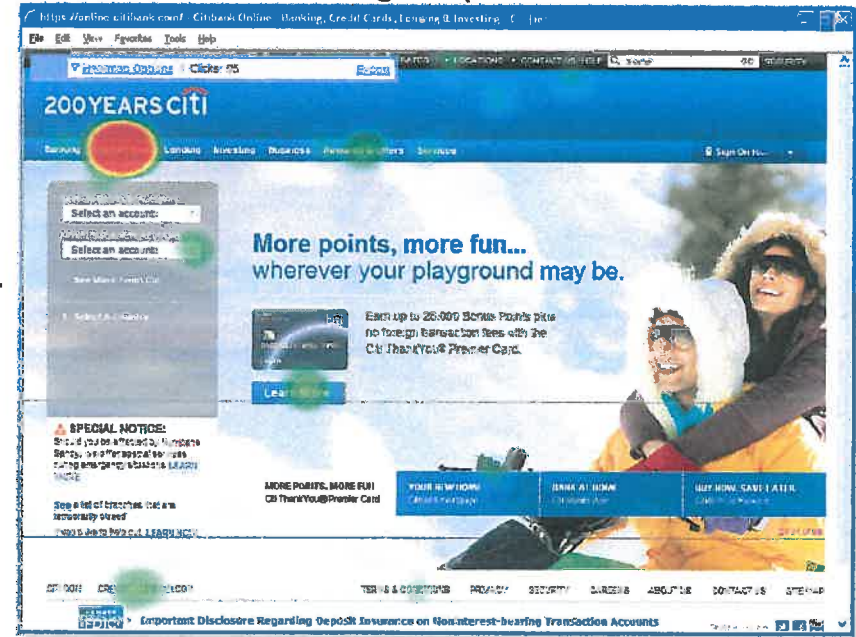
The screenshot shows the Citi website's credit card search interface. At the top, there's a banner for the Citi Simplicity Card with a 5% cash back offer. Below that, a 'Card Filter' section allows users to refine their search by category (Personal, Business, Student), financial options (Low Interest, No Annual Fee, Balance Transfer, Intro Purchase APR), and rewards (All Rewards, ThankYou Rewards, Travel Rewards, Cash Back Rewards). A '2 cards found' indicator is visible. The search results are displayed in a table with columns for Card, Summary, Annual Fee, Purchase APR, and Balance Transfer APR. Two cards are listed: the Citi ThankYou Preferred Card and the Citi ThankYou Card. Both cards have a 'No Annual Fee' and a 0% Intro APR on purchases for 15 months. The Preferred Card offers 5% cash back on purchases up to \$500 per month, while the ThankYou Card offers 2% cash back on purchases up to \$1,000 per month. Both cards have a variable APR of 12.99% - 22.99% based on the user's creditworthiness.

\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Task: Find Credit Card



- Task: Find the credit card that has No Annual Fee, a 0% APR (for the longest period of time), and also offers ThankYou rewards.
- Heat Map: First Click indicated that most users expected to find the information in the following five places:
  - Credit Cards – Main Menu
  - Rewards and Offers – Main Menu
  - Home Page Credit Card Offer – Learn More Button
  - CreditCards.Citi.Com Link in footer
  - Terms & Conditions Link in Footer
- 45% of Users doubled back to the **Home Page** after their first choice.

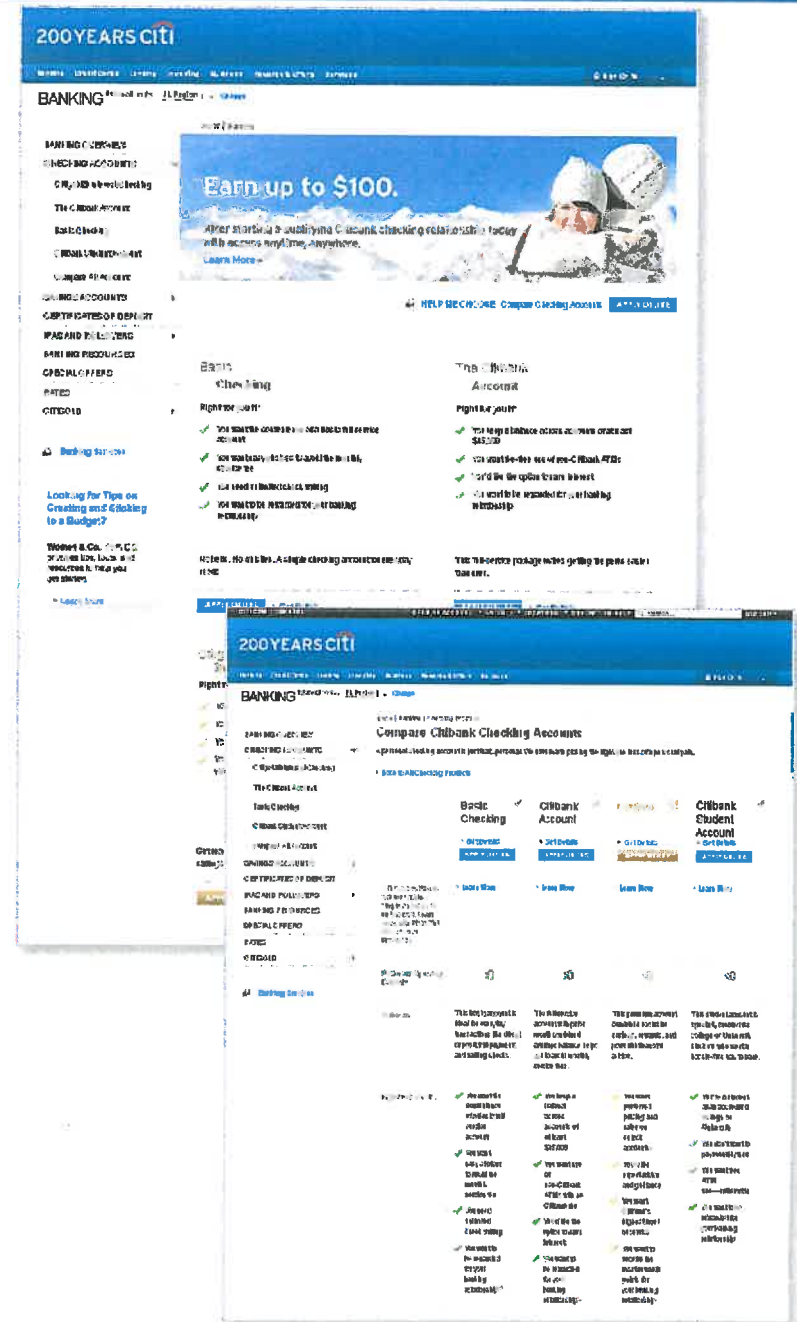


\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Task: Find a Checking Account



- Task: You will be moving your combined account balances of \$69,000.00 to Citibank. What checking account allows you to avoid monthly fees, taking into account your combined account balances?
- Success Rate: 48%
- Ease of Use Rating: 39% Easy or Very Easy
- Time to complete task satisfaction rating: 42% Satisfied or Very Satisfied
- 54% of successful users found and utilized the Compare Citibank Checking Accounts page
- Problems or Frustrations
  - Terminology is confusing - 4%
  - Could not locate information – 9%
  - Site is disorganized – 6%
  - Process took too long / Too many steps – 16%
  - Inadequate instructions/help – 13%
  - Did not know where to begin – 16%
  - Too much information / Pages feel Cluttered – 6%
  - Not enough details / Missing details - 6%
  - No problems or frustrations – 44%
  - Other Comments:
    - "I found the info, but not at the page you suggested (via compare). I looked at the landing details for each account."
    - "It forced me to input an address before it would give me options then it only gave me two for the state of Texas"
    - "Had to download pdf of account details, would prefer them just on a page."

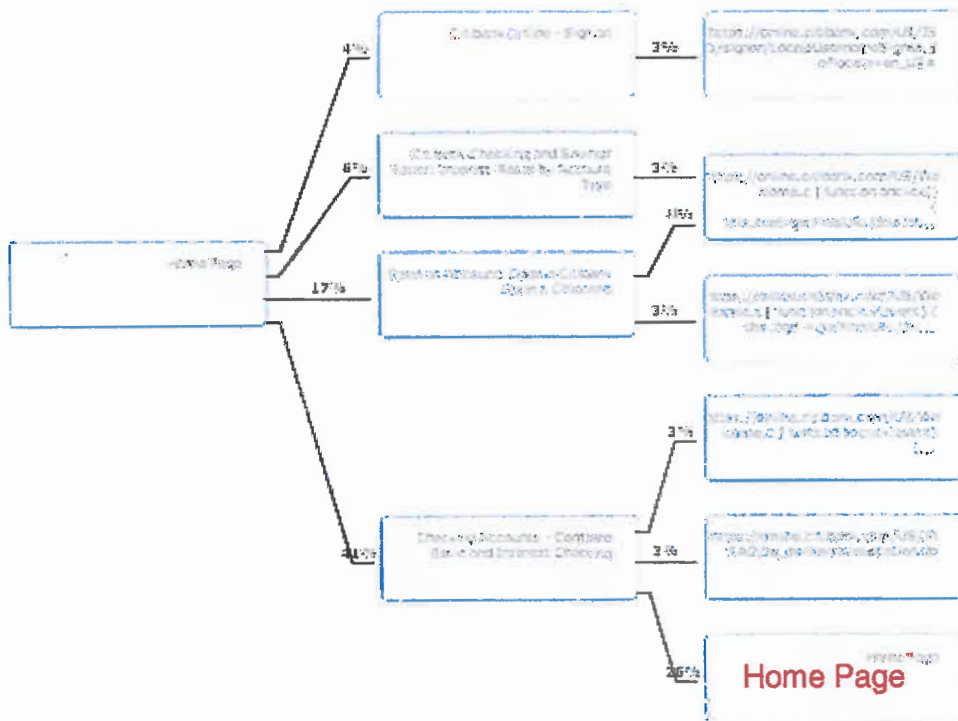
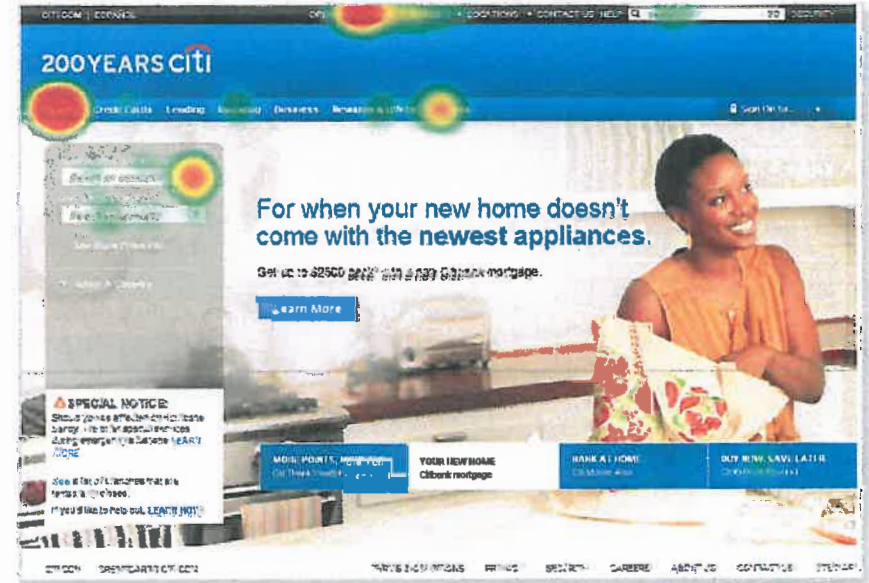


\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Task: Checking Account



- Task: You will be moving your combined account balances of \$69,000.00 to Citibank. What checking account allows you to avoid monthly fees, taking into account your combined account balances?
- Heat Map: First Click indicated that most users expected to find the information in the following four places:
  - Banking – Main Menu
  - Services – Main Menu
  - Login
  - Open an account – Tool Bar
- 26% of Users who landed on the 'Compare Basic and Interest Checking' account page doubled back to the Home Page.



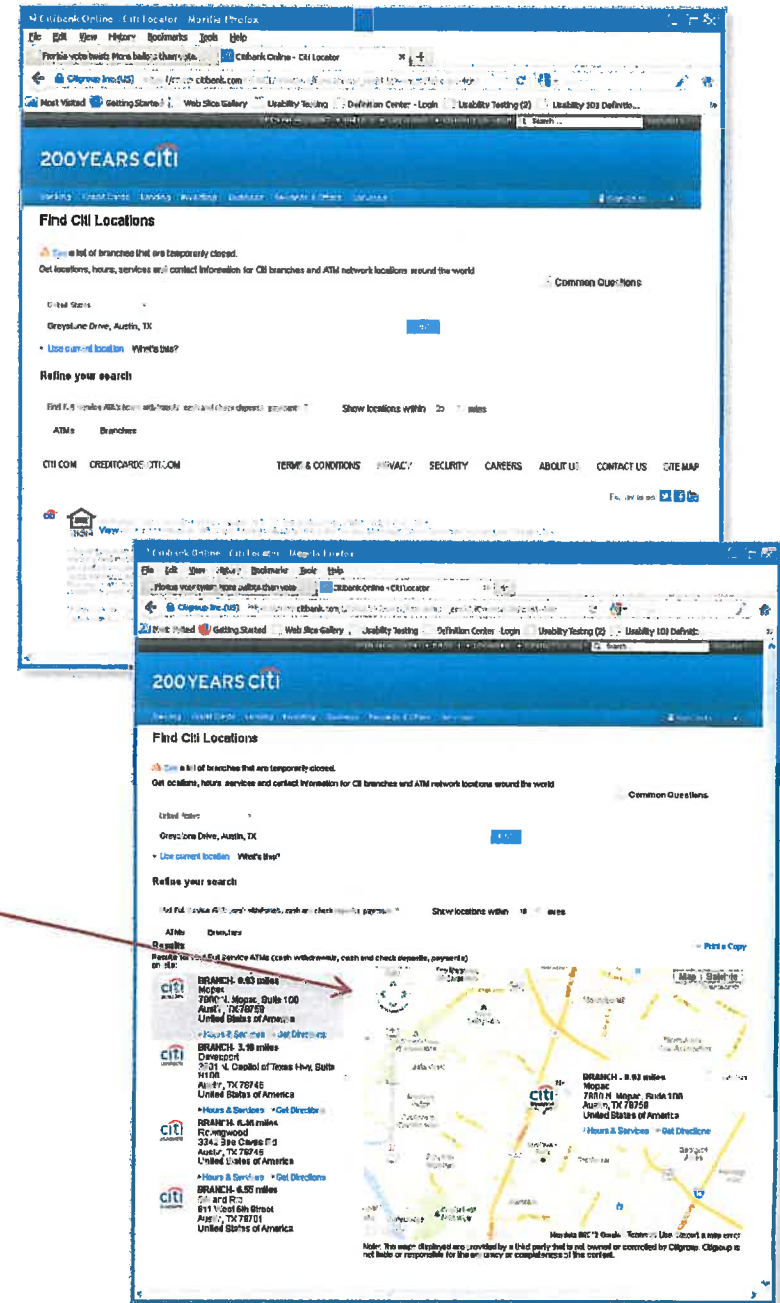
\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Task: Find ATMs



- Task: How many Citibank full service ATM locations are located within 10 miles of your new home?
- Success Rate: **39%**
- Ease of Use Rating: 74% Easy or Very Easy
- Time to complete task satisfaction rating: 77% Satisfied or Very Satisfied
- Problems or Frustrations
  - Terminology is confusing - 5%
  - Could not locate information – 0%
  - Site is disorganized – 8%
  - Process took too long / Too many steps – 8%
  - Inadequate instructions/help – 3%
  - Did not know where to begin – 3%
  - Too much information / Pages feel Cluttered – 8%
  - Not enough details / Missing details - 0%
  - No problems or frustrations – 67%
  - Other Comments:

- *“It was hard to scroll to see the locations”*
- *“Could not scroll list on left, had to search map”*
- *“List was not sorted by citibank full service ATMs rather by location. Would be easier if can sort by type of ATM”*

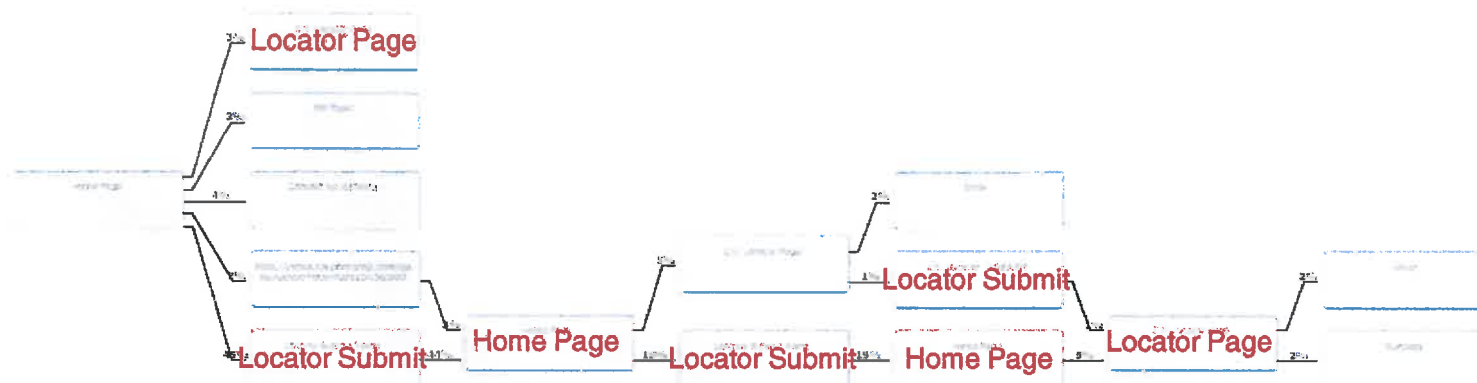
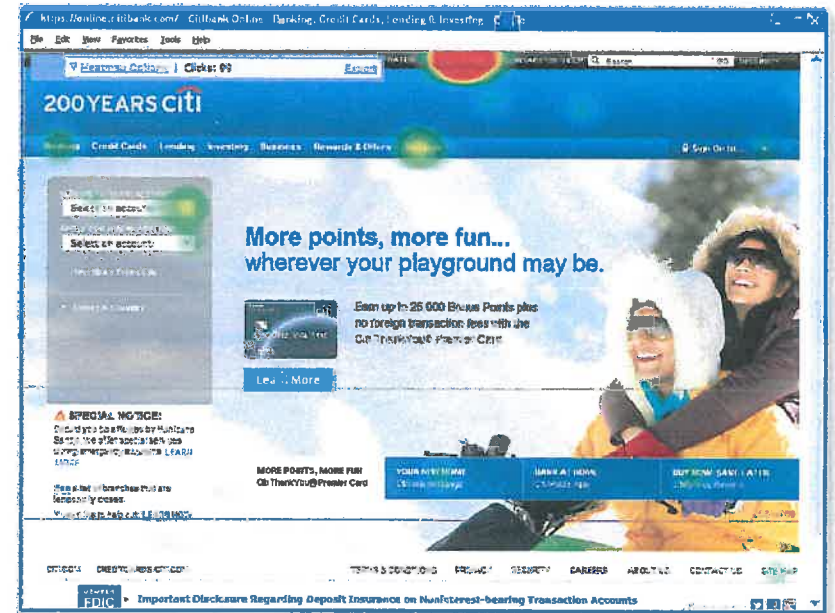


\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Task: Find ATMs



- Task: How many Citibank full service ATM locations are located within 10 miles of your new home?
- Heat Map: First Click indicated that most users expected to find the information in the following four places:
  - Locations – Tool Bar
  - Services – Main Menu
  - Login
  - Banking – Main Menu
  - Site Map – Footer
- Users navigated back and forth between the locator pages, the Submit pages and the home page indicating they were not sure of their results



\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Task: Find Branches



- Task: How many Citibank Branches are located within 5 miles of your home?
- Success Rate: **35%**
- Ease of Use Rating: **83%** Easy or Very Easy
- Time to complete task satisfaction rating: **77%** Satisfied or Very Satisfied
- Problems or Frustrations
  - Terminology is confusing - 0%
  - Could not locate information – 0%
  - Site is disorganized – 3%
  - Process took too long / Too many steps – 3%
  - Inadequate instructions/help – 3%
  - Did not know where to begin – 3%
  - Too much information / Pages feel Cluttered – 3%
  - Not enough details / Missing details - 3%
  - No problems or frustrations – 80%
  - Other Comments:
    - *“There was MORE selection criteria located after the FIND button”*
    - *“Types of Branches were too complex”*

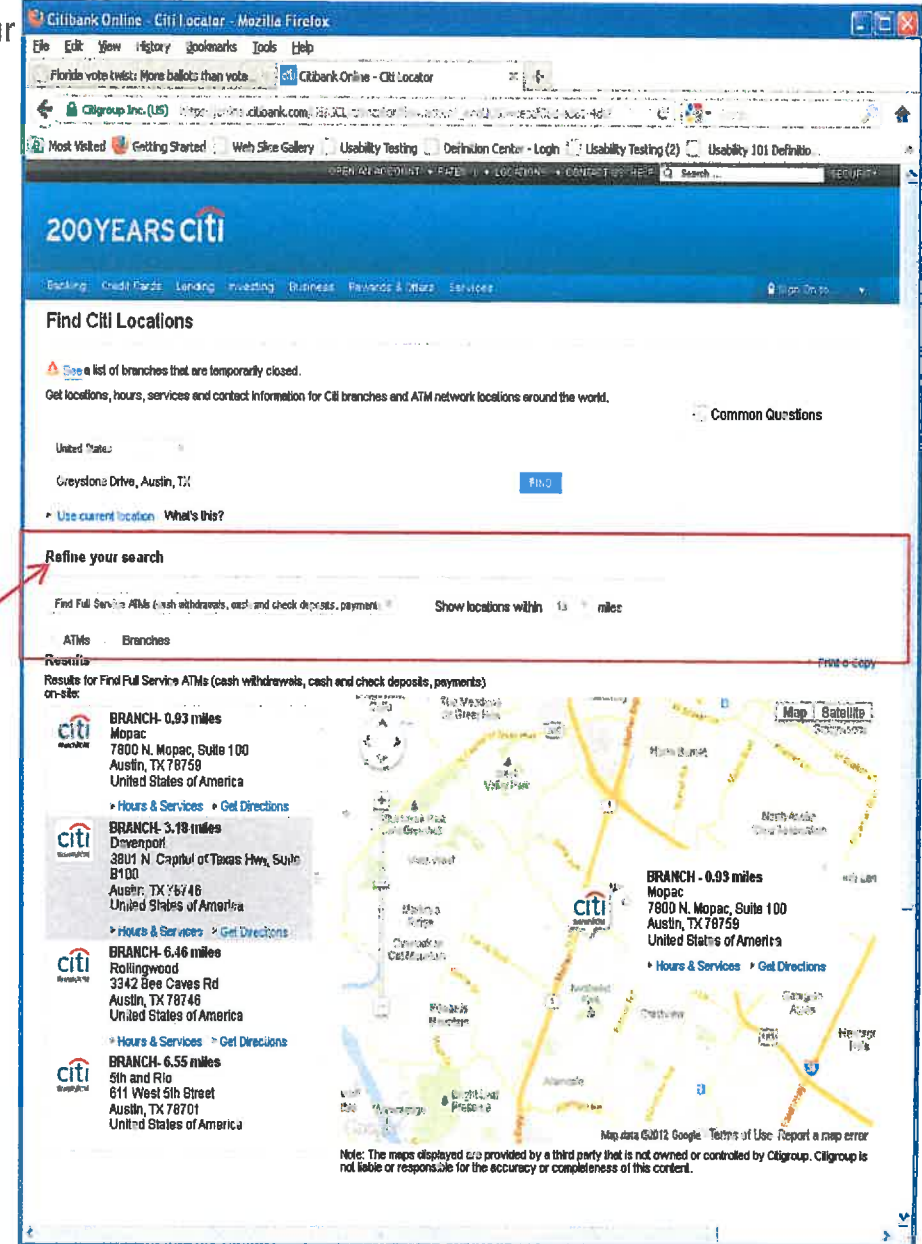
Find Full Service ATMs (cash withdrawals, cash and check deposits, payments)

Branch

- Find a Mortgage Sales Specialist at a Citibank Branch
- Find a Citigold Relationship Manager at a Citibank Branch
- Find a Citibank Business Specialist at a Citibank Branch
- Find Branches with Citigold Services

ATM

- Find Full Service ATMs (cash withdrawals, cash and check deposits, payments)
- Find Check Deposit Taking ATMs

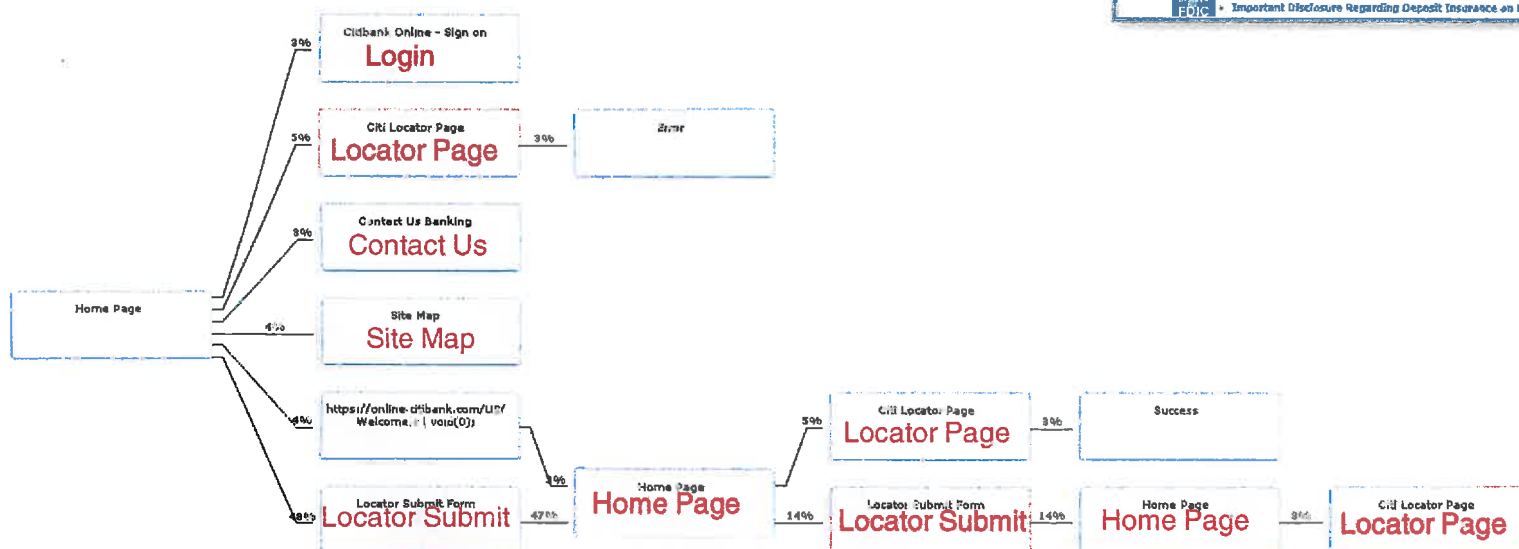
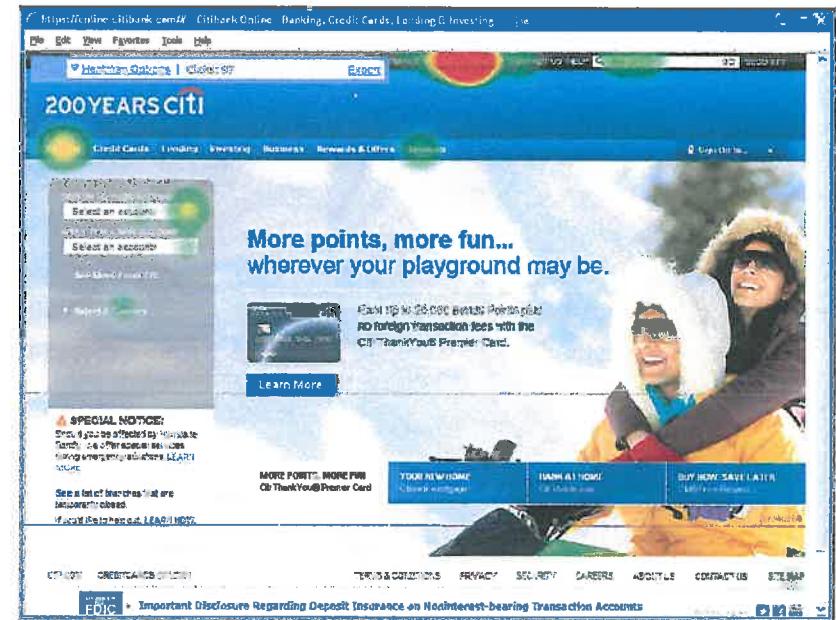


\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Task: Find Branches



- Task: How many Citibank Branches are located within 5 miles of your new home?
- Heat Map: First Click indicated that most users expected to find the information in the following six places:
  - Locations – Tool Bar
  - Services – Main Menu
  - Login
  - Banking – Main Menu
  - Site Map – Footer
  - Search – Tool Bar
- Users navigated back and forth between the locator pages, the Submit pages and the home page indicating they were not sure of their results or wanted to redo their search after noticing Idiosyncrasies of the search page

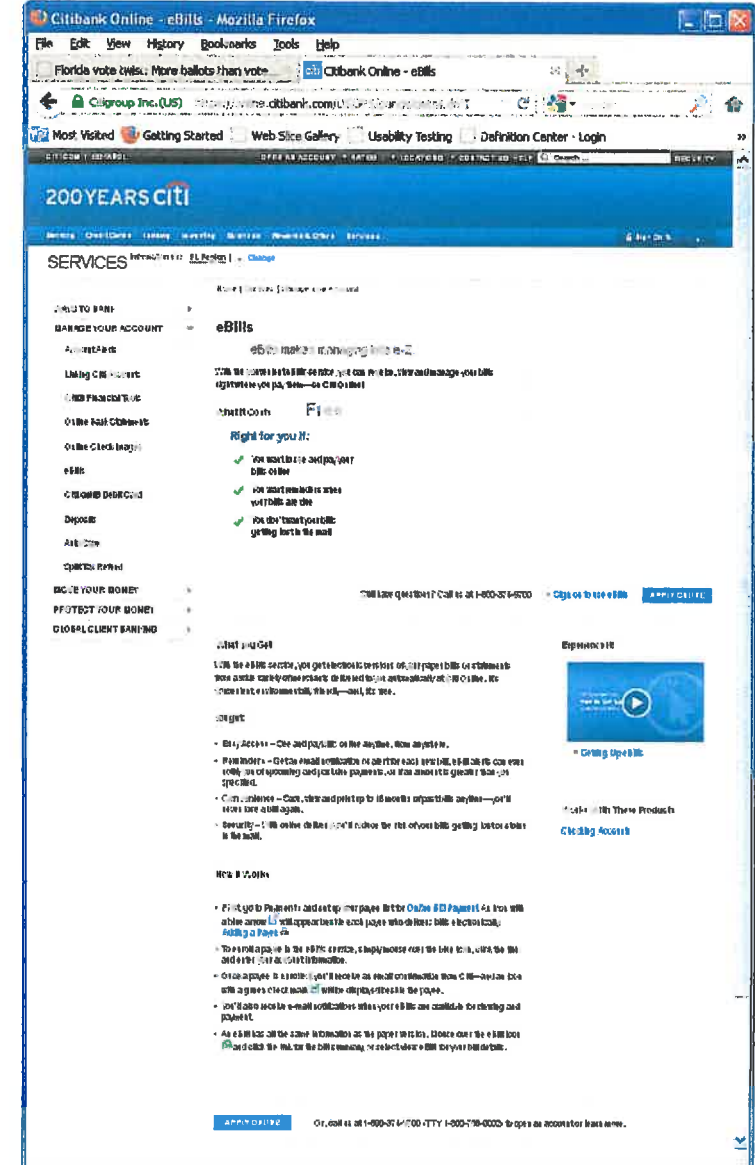


\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Task: eBills Service



- Task: You are interested in receiving, viewing and managing your bills online from your new Citi bank account. Is there a service that allows for this? If so, what is the cost?
- Success Rate: **29%**
- Ease of Use Rating: **50%** Easy or Very Easy
- Time to complete task satisfaction rating: **60%** Satisfied or Very Satisfied
- 75% of users who got the correct answer used the eBills landing page
- Problems or Frustrations
  - Terminology is confusing - 0%
  - Could not locate information – 5%
  - Site is disorganized – 0%
  - Process took too long / Too many steps – 5%
  - Inadequate instructions/help – 0%
  - Did not know where to begin – 10%
  - Too much information / Pages feel Cluttered – 0%
  - Not enough details / Missing details - 0%
  - No problems or frustrations – 80%
  - Other Comments:
    - *“If I didn’t know the exact language to describe the service (like I was given in the task) I would not have known what to look for.”*



\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task



# Task: Cost of Wire Transfer



- Task: What is the minimum cost for sending money via a wire transfer assuming that you are NOT a member of Global Executive Banking or Citigroup Private Banking?
- Success Rate: **19%**
- Ease of Use Rating: **33%** Easy or Very Easy
- Time to complete task satisfaction rating: **42%** Satisfied or Very Satisfied
- 17% of users who got the correct answer used the Compare Money Transfer Services Page
- Problems or Frustrations
  - Terminology is confusing - 0%
  - Could not locate information – 0%
  - Site is disorganized – 8%
  - Process took too long / Too many steps – 17%
  - Inadequate instructions/help – 17%
  - Did not know where to begin – 25%
  - Too much information / Pages feel Cluttered – 0%
  - Not enough details / Missing details - 8%
  - No problems or frustrations – 50%
  - Other Comments:
    - “Annoying pop-up offer for live chat.”

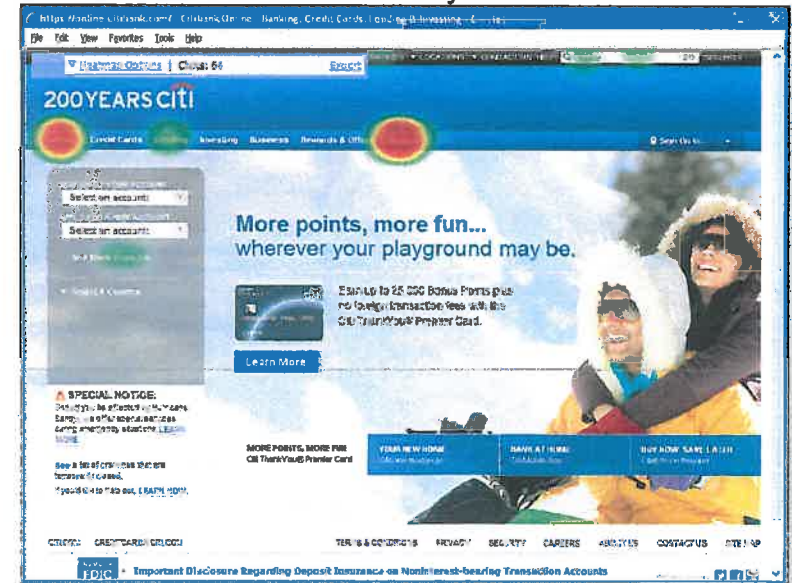
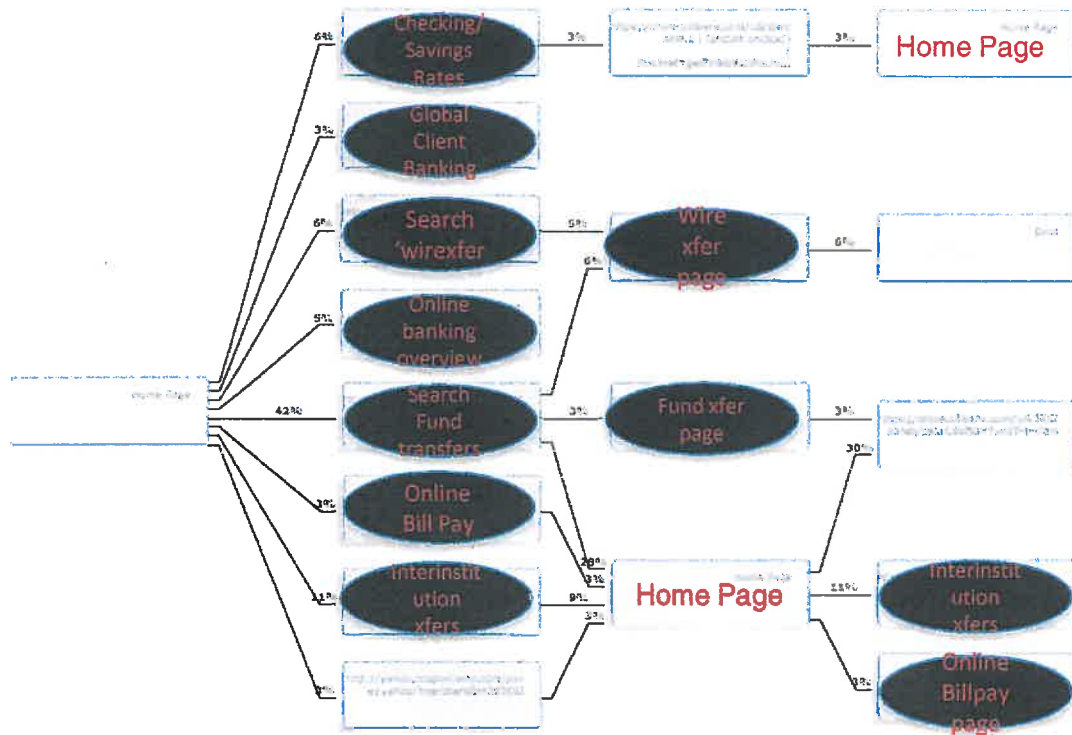
If you want to transfer funds...	Then use this method...	When the transfer is made	How much you can transfer	What it costs
Between you linked Cit accounts	Transfer Between Linked Accounts	Immediate	Rollback	Free
From your Cit Bank account to any Cit account in the U.S. or selected other countries	Citibank® Global Transfers	Immediate	Citibank® Clients and International Personal Banking Clients: - \$1,000 up to \$10,000 per day online - \$3,000 per day at Financial Centers and ATMs - \$10,000 per week  Global Executive Banking Blue Account Package: - \$3,000 up to \$10,000 per day online - \$3,000 per day at Financial Centers and ATMs - \$10,000 per week  Citibank® and Private Bank Clients: - \$2,500 up to \$25,000 per day online - \$5,000 per day at Financial Centers and ATMs - \$25,000 per week  Citigroup Private Client Citibank® International and Global Executive Banking clients with a Preferred Account Package: - \$5,000 up to \$25,000 per day online - \$5,000 per day at Financial Centers and ATMs - \$25,000 per week	Incoming transfers — Free Outgoing transfers — No Transfer Fee
Between your Cit Bank account and your non-Cit Bank account either financial institution in the U.S. (with routing number is required)	Inter-Relation Transfers	Standard: 1-2 Business Days; Next Business Day before 1:00 PM ET	Standard: - \$100,000 a day incoming - \$20,000 a day outgoing - \$100,000 in a 30 day rolling calendar period incoming - \$10,000 in a 30 day rolling calendar period outgoing  Next Day: - \$2,000 a day - \$1,000 each way - \$5,000 in a 30 day rolling calendar period - \$2,000 each way	Standard: Free  Next Day: Free
From your Cit Bank account to any account in the U.S. or abroad	Online Wire Transfer	Over the wire Instant 1-2 Business Days before 1:00 PM ET  Overnight 1-2 Business Days before 1:00 PM ET	Citibank® Clients: - \$30,000 for daily outgoing wires - No monthly limit  Citigroup® Clients: - No daily or monthly limit for outgoing wires  International Personal Banking: - \$100,000 per day outgoing wire - No monthly limit  Citigroup® International: - Unlimited amount - No monthly limit  Global Executive Banking: Citigroup® Executive Account Package: - \$100,000 per day outgoing wire - No monthly limit  Citigroup® Executive Preferred	Citibank® Clients: - \$18.75 for outgoing U.S. wires - \$30 for outgoing international wires - \$10 per incoming wire  Citigroup® Clients: - Free incoming wires - \$18.75 for outgoing U.S. wires - \$30 for outgoing international wires  International Personal Banking: - \$18.75 for outgoing U.S. wires - \$30 for outgoing international wires  Citigroup® International: - \$18.75 for outgoing U.S. wires - \$30.00 for outgoing international wires  Global Executive Banking: Citigroup® Executive Account Package: - \$18.75 for outgoing U.S. wires - \$30.00 for outgoing international wires

\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Task: Cost of Wire Transfer



- Task: What is the minimum cost for sending money via a wire transfer assuming that you are NOT a member of Global Executive Banking or Citigroup Private Banking?
- Heat Map: First Click indicated that most users expected to find the information in the following six places:
  - Search – Tool Bar
  - Banking – Main Menu
  - Lending – Main Menu
  - Services – Main Menu
  - See More From Citi – Login Area
- Successful users cycled through additional pages to find specific information about wire transfers. They also retraced their steps back to the Home Page

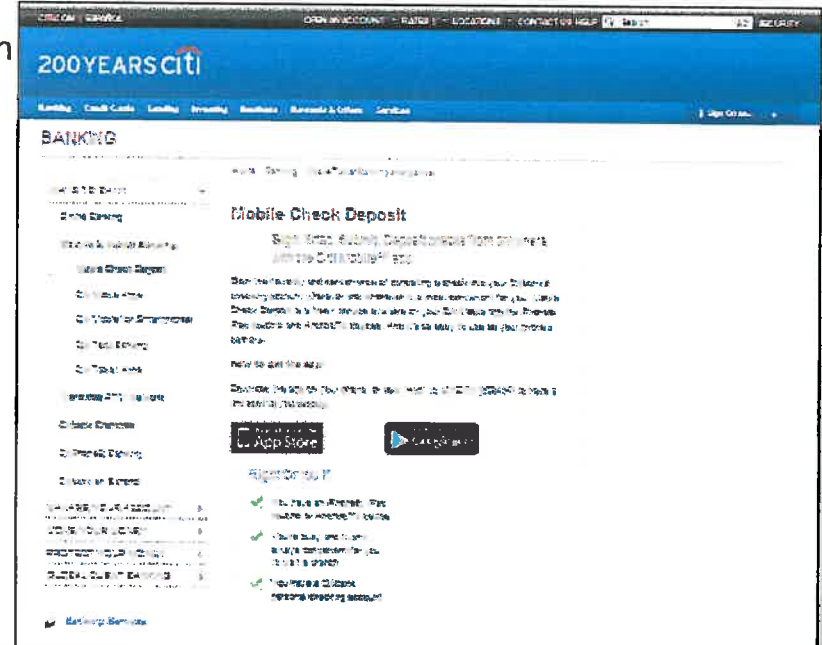


\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Task: Mobile Deposit



- Task: Find an App from Citibank that allows you to deposit a check to your Citi Savings account with your Android Phone. If that app exists, how much does it cost?
- Success Rate: **5%**
- Ease of Use Rating: **20%** Easy or Very Easy
- Time to complete task satisfaction rating: **20%** Satisfied or Very Satisfied
- Problems or Frustrations
  - Terminology is confusing - 0%
  - Could not locate information – 40%
  - Site is disorganized – 0%
  - Process took too long / Too many steps – 20%
  - Inadequate instructions/help – 20%
  - Did not know where to begin – 0%
  - Too much information / Pages feel Cluttered – 0%
  - Not enough details / Missing details - 60%
  - No problems or frustrations – 20%
- NOTE: Mobile Check Deposit Page states that it works With 'Savings Accounts' and other products that do NOT Allow direct deposit via Mobile Check Deposit.



**What You See**

Mobile Check Deposit allows you to deposit your checks as soon as you get them, without a trip to the bank. Use the Citi Mobile app to deposit your next check with your mobile phone. The best part? It's just as easy as taking a picture with your phone.

**How it Works**

- Make sure you have downloaded the Citi Mobile app for either your iPhone® or iPod touch® or Android™ device
- Sign on to your account on your Citi Mobile app using your Citi Online user ID and password
- Choose "Make a Deposit" from either the Account Detail or Services menu
- As part of enrollment in the service you'll be asked to accept the terms and conditions
- Select the checking account into which you want to deposit the check.
- Enter the amount of your check
- Sign the back of your check to endorse it
- Snap pictures of the front and back of your check
- Submit the check for deposit

You will receive confirmation emails once the deposit has been received and also when the deposit is accepted for processing.

**Experience It**

▶ Using Mobile Check Deposit

**Works With These Products**

- Checking Accounts
- Savings Accounts
- Credit Cards
- Home Equity Lines and Loans
- Personal Lines and Loans
- Mortgages

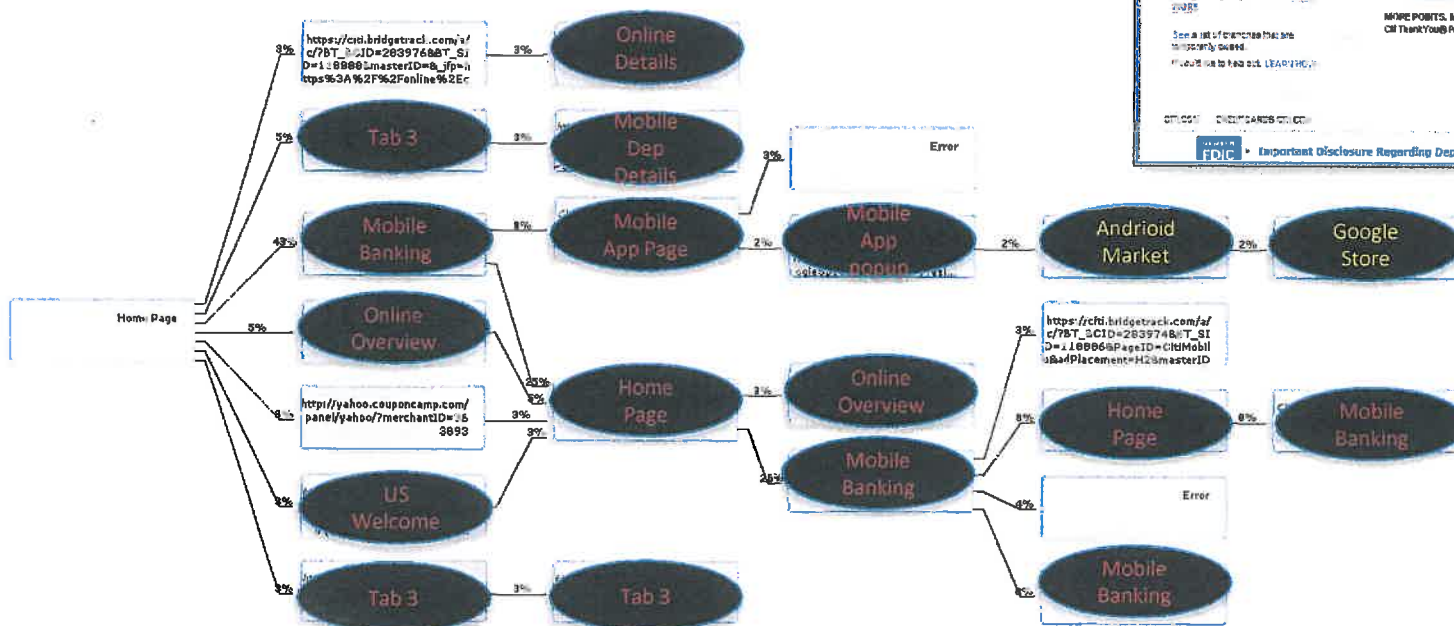
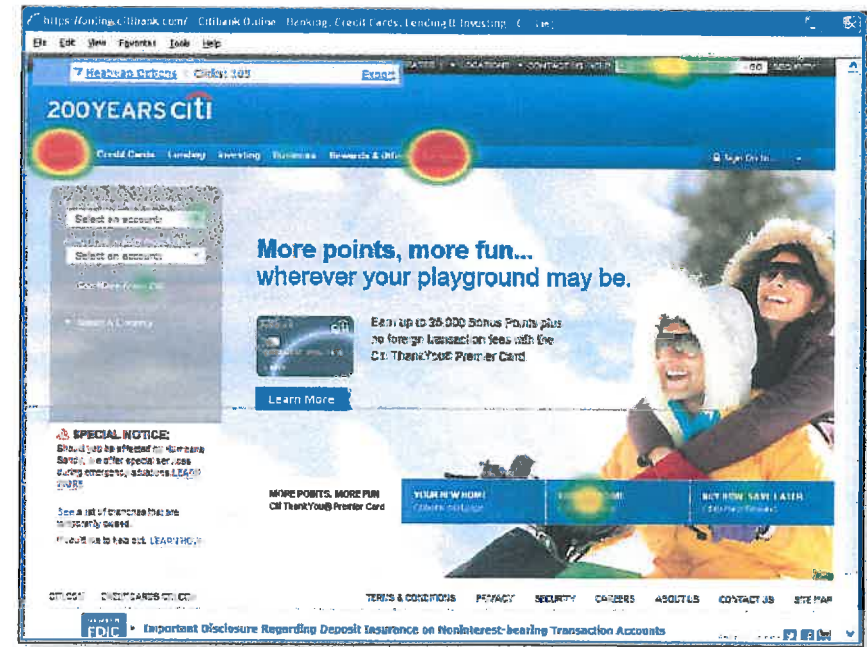


\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Task: Mobile Deposit



- Task: Find an App from Citibank that allows you to deposit a check to your Citi Savings account with your Android Phone. If that app exists, how much does it cost?
- Heat Map: First Click indicated that most users expected to find the information in the following five places:
  - Search – Tool Bar
  - Banking – Main Menu
  - Bank at Home – Tab #3
  - Services – Main Menu
  - See More From Citi – Login Area
- Successful users cycled through additional pages to find specific information about wire transfers. They also retraced their steps back to the Home Page and the Mobile and Tablet Banking Page.
- Some customers LEFT the Citi site to search the Google Store



\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Non-Citi Analysis

# Summary of Success Metrics\*\*



Task	N	% Correct	Mean Clicks	*SD Clicks	Minimum Clicks	Optimal Clicks	Mean Time	*SD Time	Mean Unique Page Views	*SD Page Views
POP Money	71	69%	7	5	2	3	1:43	1:05	3	2
Supported Tablets	106	72%	8	6	2	3	1:42	1:06	3	1
Find CC	108	68%	12	11	2	5	2:13	1:21	4	1
Find ATM	102	44%	25	12	8	7	2:07	0:55	3	1
Find Checking	92	37%	20	16	3	2-3	4:07	2:55	6	3
Find Branch	98	29%	17	9	2	7	1:47	0:52	3	0
eBills Prominence	67	24%	8	6	2	2-3	0:58	0:29	3	1
Wire Transfer Cost	62	13%	13	9	1	3	2:02	1:18	5	4
Mobile Deposit	94	2%	10	4	4	3	3:57	0:01	7	3

- Non Citi Customers (Wells Fargo, Chase, BoA, USAA)
- Standard Deviations show wide range of variability (SD Clicks, SD Time SD page views)

\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

\*A large standard deviation indicates that the data points are far from the mean and a small standard deviation indicates that they are clustered closely around the mean.

# Detailed Findings

(Non-Citi Customers)

# Task: POP Money



• Task: Find the name of the method by which you can send \$500.00 to your nephew by using his email address

• Success Rate: **69%**

• 31% used the Transfer Services Comparison Page

• Ease of Use Rating: 44% Easy or Very Easy

• Time to complete task satisfaction rating: 55% Satisfied or Very Satisfied

• Problems or Frustrations

- Terminology is confusing - 4%
- Could not locate information – 8%
- Site is disorganized – 4%
- Process took too long / Too many steps – 10%
- Inadequate instructions/help – 2%
- Did not know where to begin – 16%
- Too much information / Pages feel Cluttered – 10%
- Not enough details / Missing details - 10%
- Too much scrolling – 4%
- No problems or frustrations – 57%
- Other Comments:
  - "I ended up using the search box at the top"
  - "Used the search option"
  - "Not completely sure I was at the right spot"
  - "I was satisfied with the steps, but someone else may not be as patient"

The screenshot shows the 'Compare Money Transfer Services' page on the Citi website. It features a table with columns: 'If you want to transfer funds...', 'Then use this service...', 'When the transfer is made', 'How much you can transfer', and 'What it costs'. The table lists various transfer options such as 'Between your linked Citicard accounts', 'From your Citicard account to any Citicard account in the U.S. or selected other countries', 'Between your Citicard account and your Citicard account at other financial firms in the U.S.', 'From your Citicard account to any account', and 'From your Citicard account to any account'. Each row details the transfer limits, processing times, and associated fees for different Citi services like Citicard, Citigold, and Citigold Private Client.

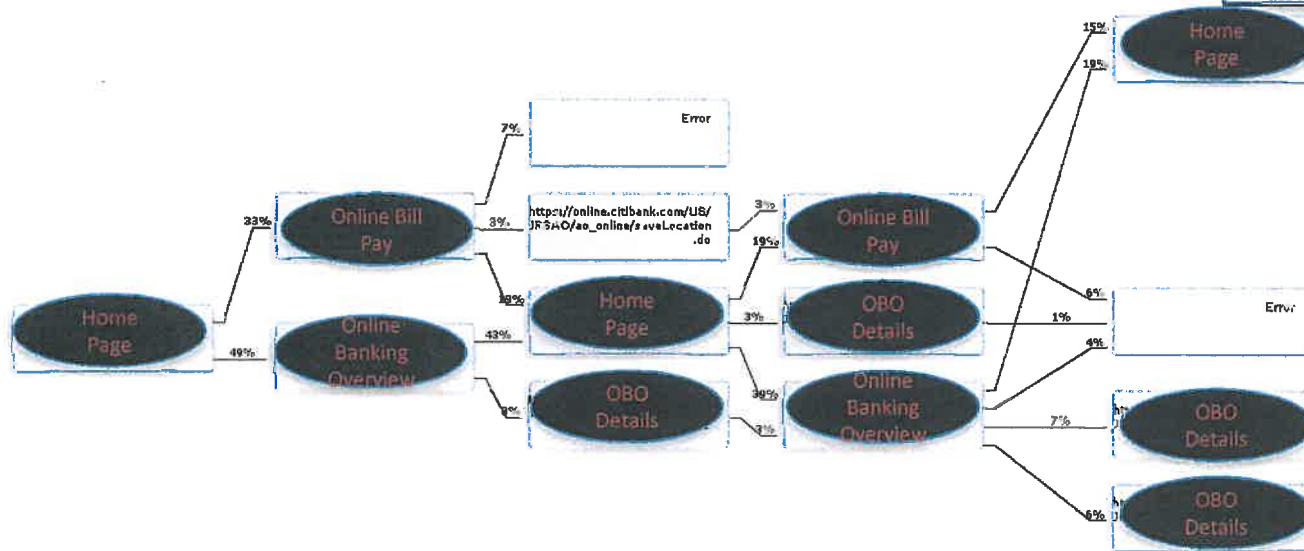
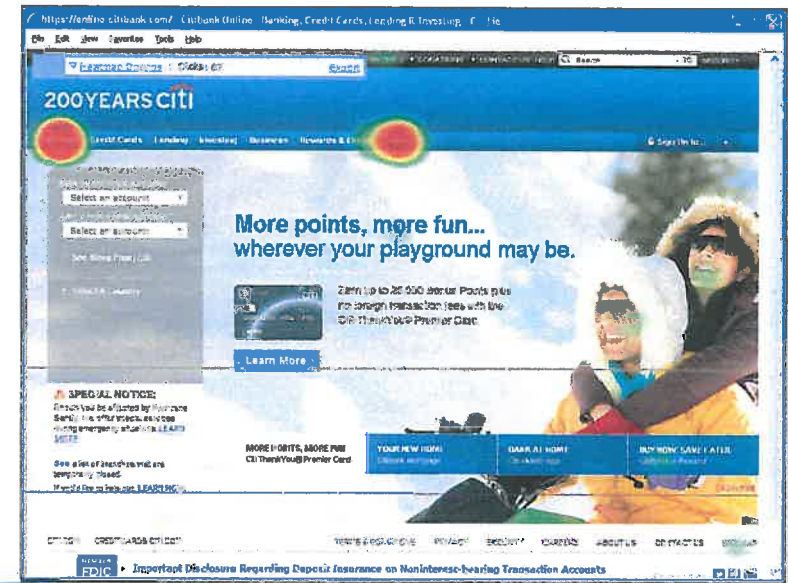
If you want to transfer funds...	Then use this service...	When the transfer is made	How much you can transfer	What it costs
Between your linked Citicard accounts	Transfers between Linked Accounts	Immediate*	Up to \$10,000	Free
From your Citicard account to any Citicard account in the U.S. or selected other countries	Citicard® Global Transfers	Immediate*	Citicard® Clients and International Personal Banking Clients - \$1,000 up to \$10,000 per day online - \$2,000 per day at Financial Centers and ATMs - \$10,000 per week  Global Executive Banking Blue Account Package - \$5,000 up to \$10,000 per day online - \$3,000 per day at Financial Centers and ATMs - \$10,000 per week  Citigold® and Private Bank Clients: - \$2,000 up to \$25,000 per day online - \$5,000 per day at Financial Centers and ATMs - \$25,000 per week  Citigold® Private Client, Citigold® International, and Global Executive Banking clients with a Preferred Account Package - \$5,000 up to \$25,000 per day online - \$5,000 per day at Financial Centers and ATMs - \$25,000 per week	Domestic transfers — Free Outgoing transfers — \$5 Transfer Fee
Between your Citicard account and your Citicard account at other financial firms in the U.S.	Inter Institution Transfers	Standard: 1-2 business days * (see below for details)  Next Day: 1-1 business day (fast up to 5PM ET)	Standard: - \$100,000 a day (incoming) - \$250,000 a day (outgoing) - \$100,000 in a 30-day rolling calendar period (incoming) - \$10,000 in a 30-day rolling calendar period (outgoing)  Next Day: - \$2,000 a day - \$1,000 each way - \$5,000 in a 30-day rolling calendar period - \$2,500 each way	Standard: Free  Next Day: Free
From your Citicard account to any account	Online Wire Transfers	- Sent the same business day if set up before	Citicard® Clients: - \$50,000 for daily outgoing wires - No monthly limit  Citigold® Clients:	Citicard® Clients: - \$10.75 for outgoing U.S. wires - \$30 for outgoing international wires - \$10 per incoming wire

\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Task: POP Money



- Task: Find the name of the method by which you can send \$500.00 to your nephew by using his email address
- Heat Map: First Click indicated that most users expected to find the information in the following four places:
  - Banking – Main Menu\*
  - Services – Main Menu\*
  - Search – Tool Bar
  - Site Map - Footer
- Click Stream indicates that the following 52 places seemed to be valid starting points for users
  - Online Bill Payment Page
  - Online Banking Overview
- 76% of Users doubled back to the **Home Page** after their first choice.
- Users also doubled back to the Online Bill Payment Page and Online Banking Overview Page after doubling back on the Home Page

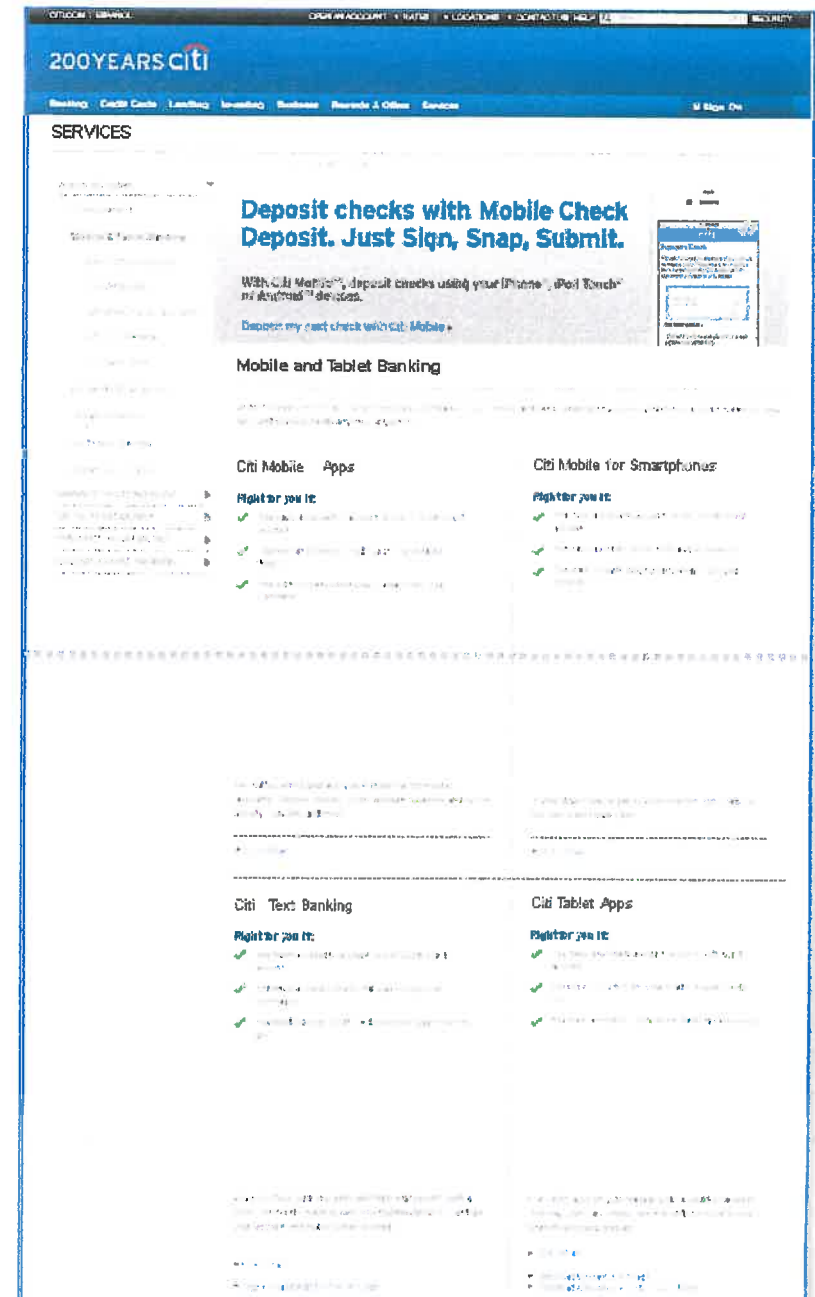


\*Most Traveled Pathways

\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Task: Find Supported Tablets

- Task: *What Tablets are supported for banking with Citibank?*
- Success Rate: **72%**
- Ease of Use Rating: 62% Easy or Very Easy
- Time to complete task satisfaction rating: 65% Satisfied or Very Satisfied
- Problems or Frustrations
  - Terminology is confusing - 4%
  - Could not locate information – 5%
  - Site is disorganized – 4%
  - Process took too long / Too many steps – 12%
  - Inadequate instructions/help – 5%
  - Did not know where to begin – 12%
  - Too much information / Pages feel Cluttered – 8%
  - Not enough details / Missing details - 8%
  - No problems or frustrations – 62%
  - Other Comments:
    - *“Have to read EVERYTHING”*
    - *“Used the search box”*
    - *“Duplicate info on the same page – confusing”*
    - *“Used chat pop up box for help”*
    - *“Chat is intrusive and annoying”*
    - *“Live chat request popped up in the middle of research. Didn’t need it and it was a distraction.”*
    - *“Didn’t like that I had to select my home state before I could get to the information on mobile apps”*

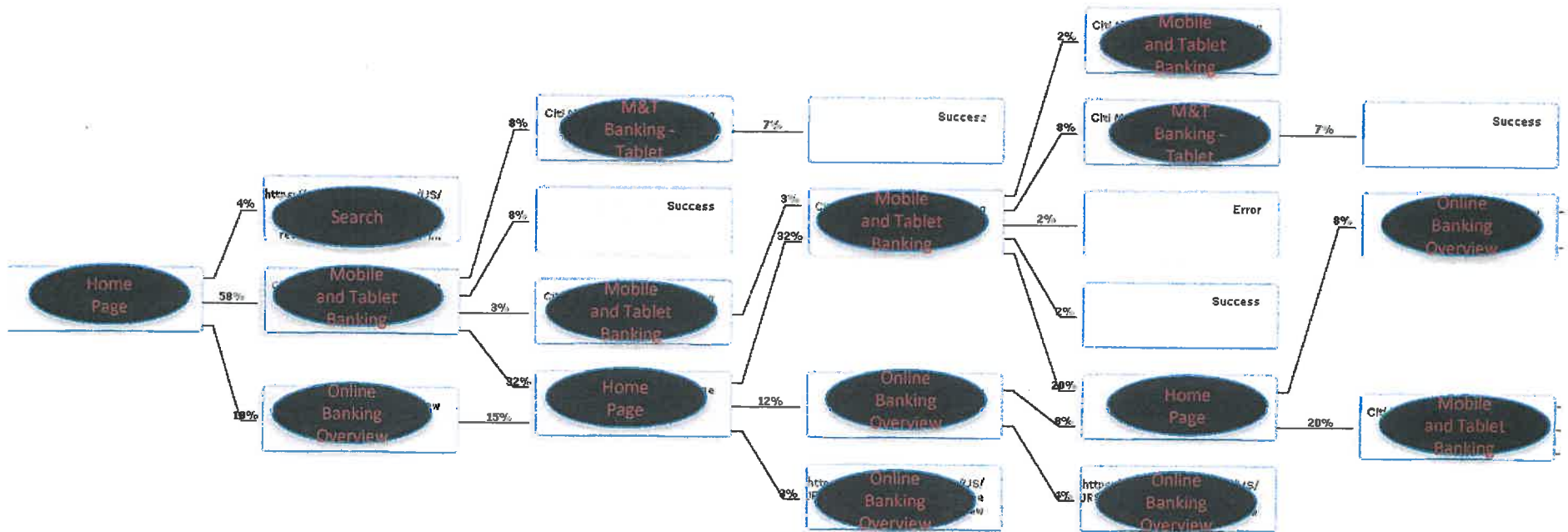
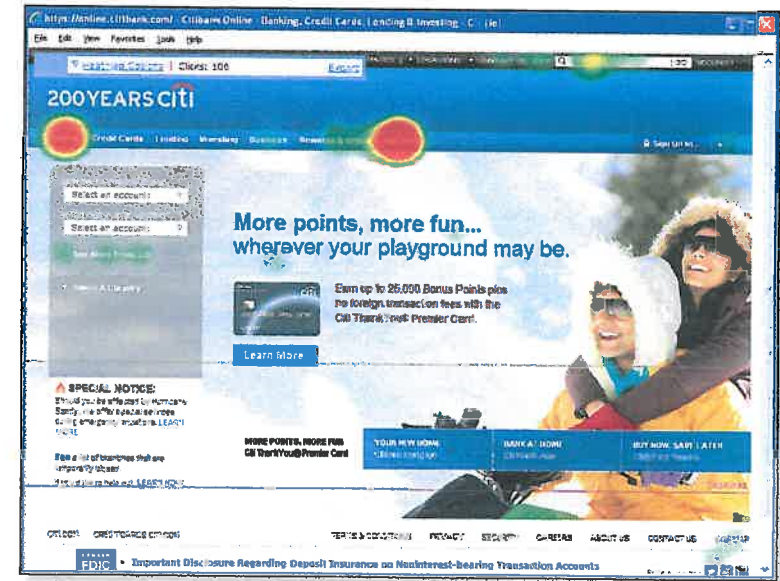


\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Task: Find Supported Tablets



- Task: *What Tablets are supported for banking with Citibank?*
- Heat Map: First Click indicated that most users expected to find the Information in the following five places:
  - Banking – Main Menu\*
  - Services – Main Menu\*
  - Search – Tool Bar
  - See More from Citi
  - Site Map - Footer
- 21% of Users who landed on the Citi Mobile and Tablet Banking Page and the Online Banking Overview Page, doubled back to the **Home Page** after their first choice.



\*Most Traveled Pathways

\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Task: Find Credit Card



- Task: Find the credit card that has No Annual Fee, a 0% APR (for the longest period of time), and also offers ThankYou rewards.
- Success Rate: **68%**
- 89% of successful users utilized the Card Comparison Page
- Ease of Use Rating: 71% Easy or Very Easy
- Time to complete task satisfaction rating: 71% Satisfied or Very Satisfied
- Problems or Frustrations
  - Terminology is confusing - 3%
  - Could not locate information – 1%
  - Site is disorganized – 0%
  - Process took too long / Too many steps – 3%
  - Inadequate instructions/help – 5%
  - Did not know where to begin – 3%
  - Too much information / Pages feel Cluttered – 5%
  - Not enough details / Missing details - 4%
  - No problems or frustrations – 79%
  - Other Comments:
    - “Compare feature did not work”
    - “Ad for other card distracting and not the one looking for”
    - “Seemed slow to load”
    - “The compare button was easier to find than the apply button, so I clicked it. There was no link to apply when I compared”
    - “Too many options”

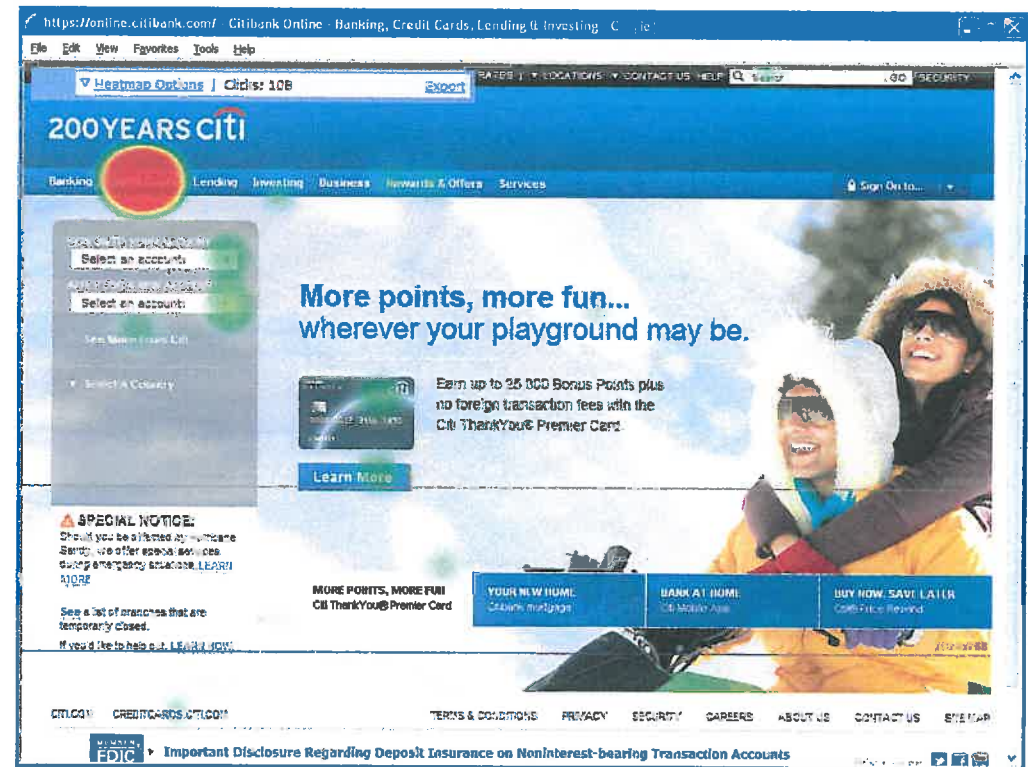
The screenshot shows the Citi credit card comparison interface. At the top, there's a navigation bar with 'View All Credit Cards' and a 'Recently viewed' section. Below that, a banner for the 'Citi Simplicity Card' is visible. The main content area features a 'Card Filter' section with three columns: 'I'm looking for', 'Financial Options', and 'Desired Rewards'. The 'I'm looking for' column has 'Personal Credit Cards' selected. The 'Financial Options' column has 'No Annual Fee' and 'Intro Purchase APR' selected. The 'Desired Rewards' column has 'ThankYou Rewards' selected. A '2 cards found' notification is displayed on the right. Below the filters, there's a table of results. The first card is the 'Citi ThankYou Preferred Card' with a 'Next Popular' badge. It has a 'No Annual Fee' and a '0% Intro APR on purchases or cash for 12 months'. The second card is also a 'Citi ThankYou Preferred Card' with a 'Next Popular' badge, also featuring a 'No Annual Fee' and a '0% Intro APR on purchases or cash for 15 months'. The table has columns for 'Card', 'Summary', 'Annual Fee', 'Purchase APR', and 'Balance Transfer APR'. A 'COMPARE' button is visible at the top right of the table area.

\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Task: Find Credit Card



- Task: Find the credit card that has No Annual Fee, a 0% APR (for the longest period of time), and also offers ThankYou rewards.
- Heat Map: First Click indicated that most users expected to find the information in the following five places:
  - Credit Cards – Main Menu\*
  - Rewards and Offers – Main Menu
  - See More From Citi
  - Apply for a New Account
  - Search
  - Home Page Credit Card Offer – Learn More Button
  - CreditCards.Citi.Com Link in footer



\*Most Traveled Pathways

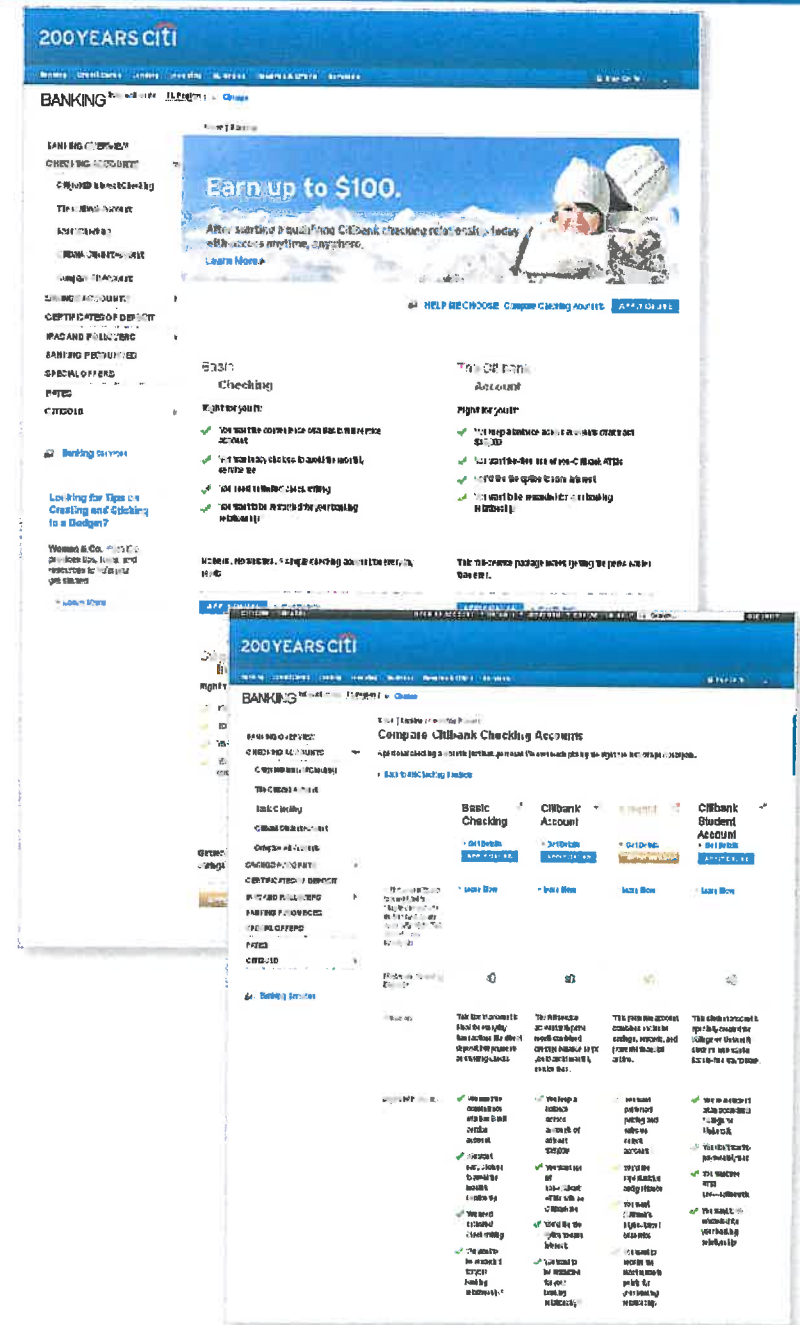
\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task



# Task: Find a Checking Account



- Task: You will be moving your combined account balances of \$69,000.00 to Citibank. What checking account allows you to avoid monthly fees, taking into account your combined account balances?
- Success Rate: **37%**
- Ease of Use Rating: 36% Easy or Very Easy
- Time to complete task satisfaction rating: 38% Satisfied or Very Satisfied
- 57% of successful users found and utilized the Compare Citibank Checking Accounts page
- Problems or Frustrations
  - Terminology is confusing - 9%
  - Could not locate information – 9%
  - Site is disorganized – 12%
  - Process took too long / Too many steps – 19%
  - Inadequate instructions/help – 13%
  - Did not know where to begin – 10%
  - Too much information / Pages feel Cluttered – 16%
  - Not enough details / Missing details - 10%
  - No problems or frustrations – 49%
  - Other Comments:
    - “Site timed out and had to re-enter site”
    - “I got my answer from a chat with an online rep”
    - “Comparison tip was not bold or prominent enough”
    - “It is not clear right away which accounts are free”
    - “I tired the help me choose option but it required too much information, some of which I didn’t have” (thought they didn’t have)



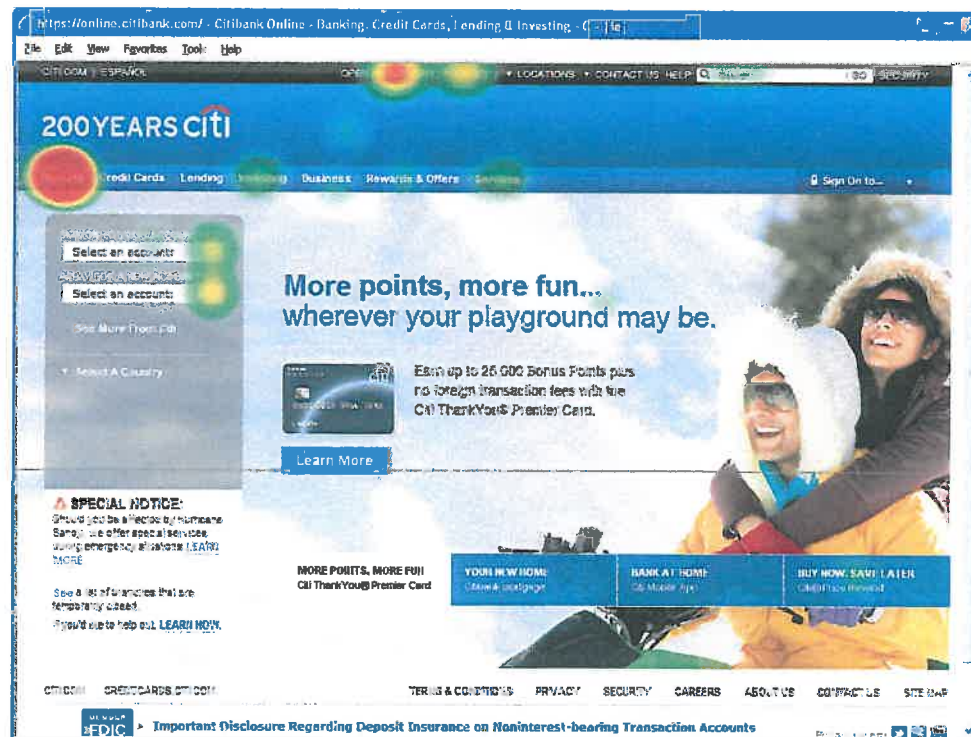
\*Most Traveled Pathways

\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Task: Checking Account



- Task: You will be moving your combined account balances of \$69,000.00 to Citibank. What checking account allows you to avoid monthly fees, taking into account your combined account balances?
- Heat Map: First Click indicated that most users expected to find the information in the following seven places:
  - Banking – Main Menu\*
  - Open an Account – Tool Bar\*
  - Rates – Tool Bar\*
  - Apply for a New Account \*
  - Services – Main Menu
  - Investing – Main Menu
  - Search



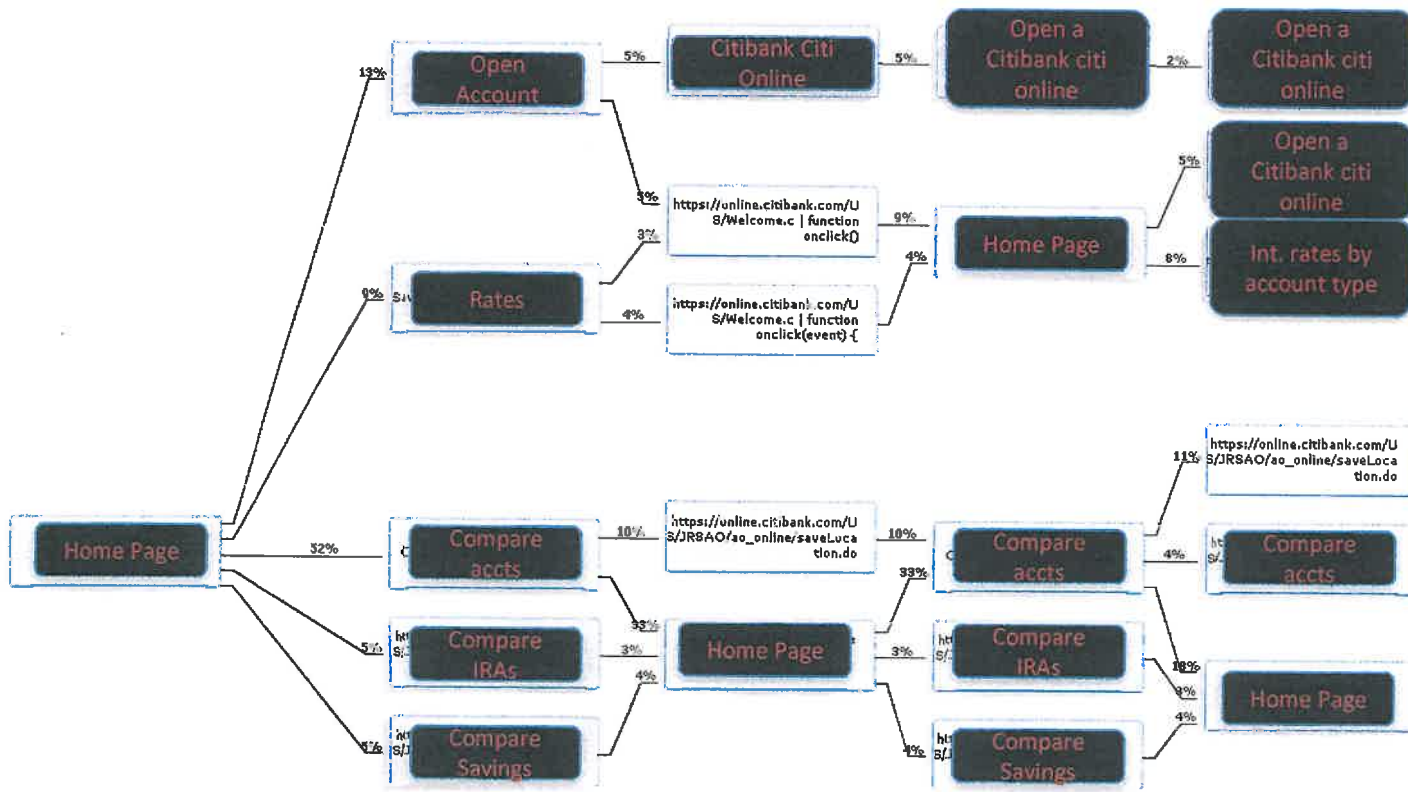
\*Most Traveled Pathways

\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Task: Checking Account



- Task: You will be moving your combined account balances of \$69,000.00 to Citibank. What checking account allows you to avoid monthly fees, taking into account your combined account balances?
- Users cycled back and forth between areas of the banking site until landing on the checking account comparison page

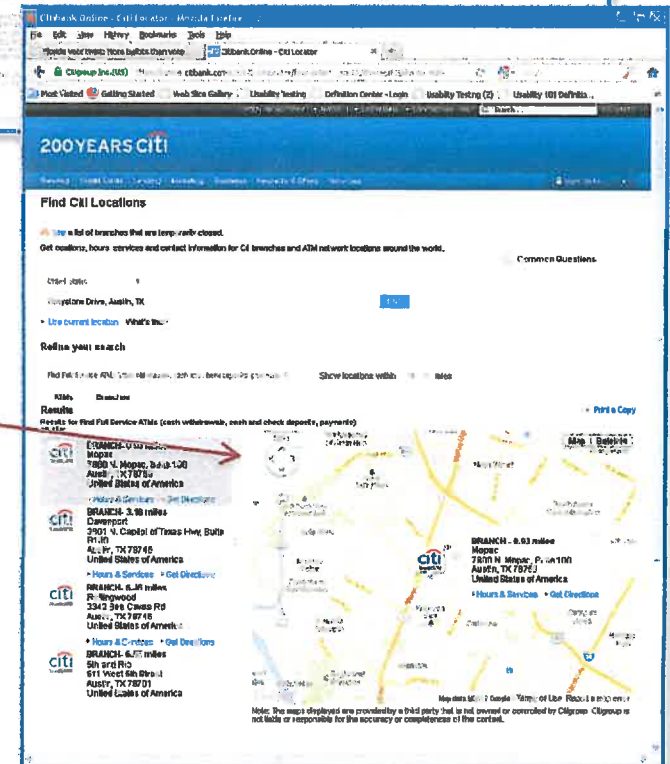
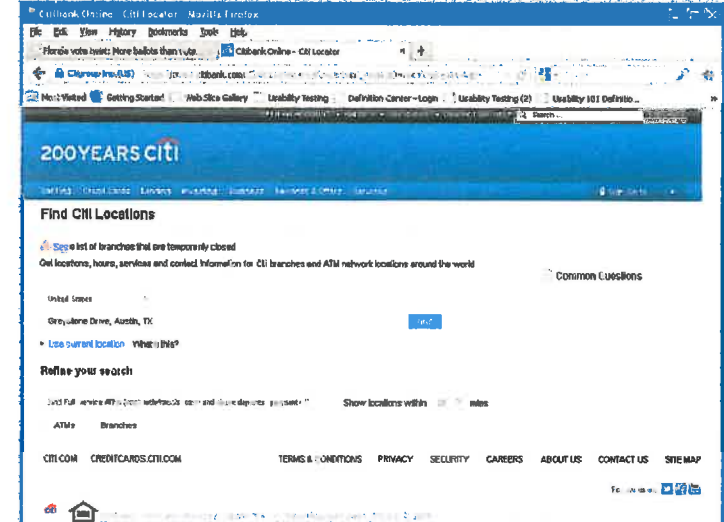


\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Task: Find ATMs



- Task: How many Citibank full service ATM locations are located within 10 miles of your new home?
- Success Rate: 44%
- Ease of Use Rating: 57% Easy or Very Easy
- Time to complete task satisfaction rating: 56% Satisfied or Very Satisfied
- Problems or Frustrations
  - Terminology is confusing - 7%
  - Could not locate information – 7%
  - Site is disorganized – 20%
  - Process took too long / Too many steps – 20%
  - Inadequate instructions/help – 11%
  - Did not know where to begin – 16%
  - Too much information / Pages feel Cluttered – 13%
  - Not enough details / Missing details - 0%
  - No problems or frustrations – 49%
- Other Comments:
  - *"I told it to find ATMs and it only gave me branches."*
  - *"Hard to scroll down to see all the ATMs"*
  - *"Once list was found scrolling through it was difficult and kept getting errors on the page"*
  - *"Could not page the address into the search box"*

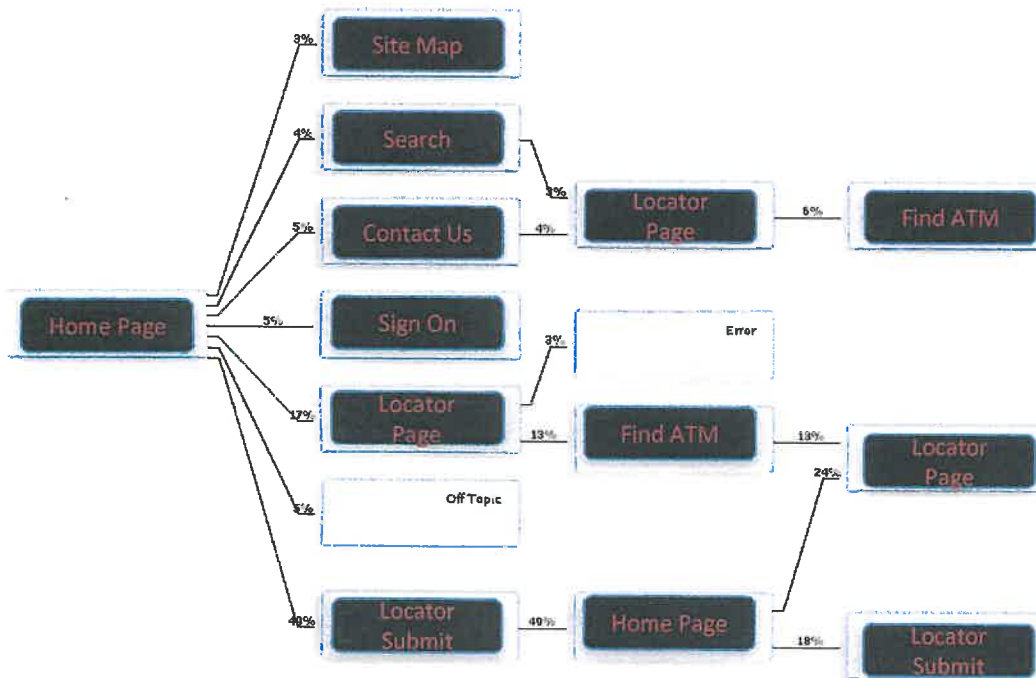
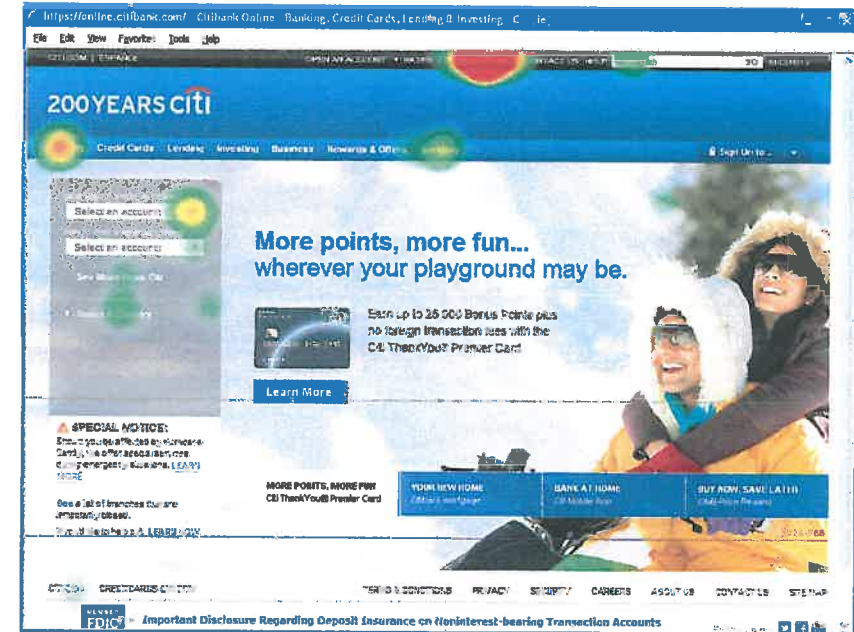


\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Task: Find ATMs



- Task: How many Citibank full service ATM locations are located within 10 miles of your new home?
- Heat Map: First Click indicated that most users expected to find the information in the following six places:
  - Locations – Tool Bar \*
  - Banking – Main Menu \*
  - Select an Account – Login area\*
  - Services – Main Menu
  - Search – Tool Bar
  - Citi.com - Footer
- Users navigated back and forth between the locator pages, the Submit pages and the home page indicating they were not sure of their results



\*Most Traveled Pathways

\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Task: Find Branches



- Task: How many Citibank Branches are located within 5 miles of your new home?
- Success Rate: **29%**
- Ease of Use Rating: **89%** Easy or Very Easy
- Time to complete task satisfaction rating: **86%** Satisfied or Very Satisfied
- Problems or Frustrations
  - Terminology is confusing - 0%
  - Could not locate information – 7%
  - Site is disorganized – 4%
  - Process took too long / Too many steps – 4%
  - Inadequate instructions/help – 4%
  - Did not know where to begin – 4%
  - Too much information / Pages feel Cluttered – 0%
  - Not enough details / Missing details - 0%
  - No problems or frustrations – 79%
  - Other Comments:
    - “Some of the text was kind of off, so I couldn’t read it well”
    - “Had to UNCHECK ATMs and no automatic refresh without send info”
    - “Was confused that I didn’t have to select a specific type of service available at the bank”

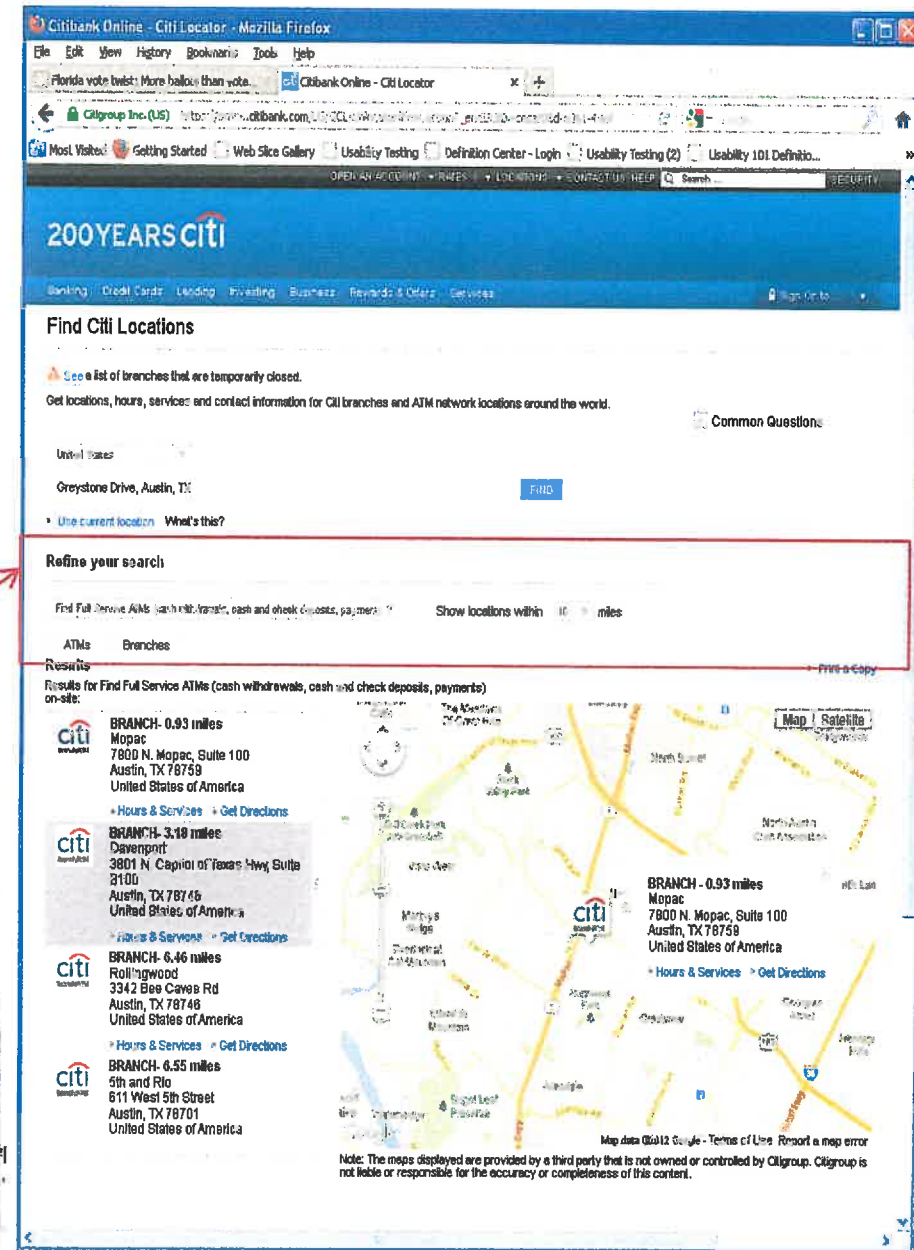
Find Full Service ATMs (cash withdrawals, cash and check deposits, payments)

Branch

- Find a Mortgage Sales Specialist at a Citibank Branch
- Find a Citigold Relationship Manager at a Citibank Branch
- Find a Citibank Business Specialist at a Citibank Branch
- Find Branches with Citigold Services

ATM

- Find Full Service ATMs (cash withdrawals, cash and check deposits, payments)
- Find Check Deposit Taking ATMs

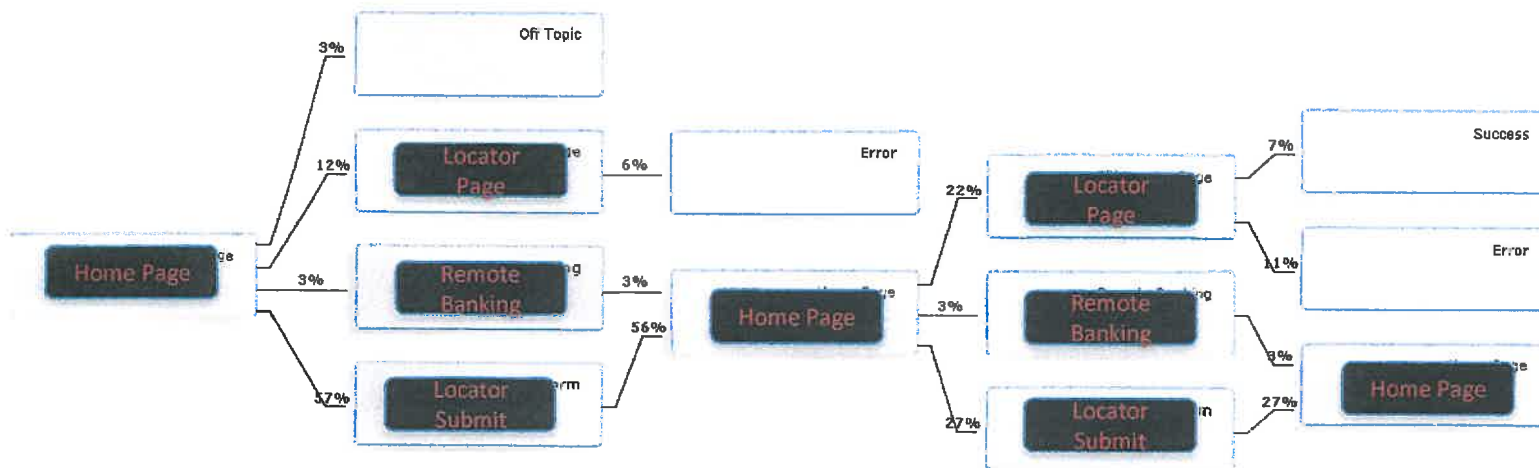
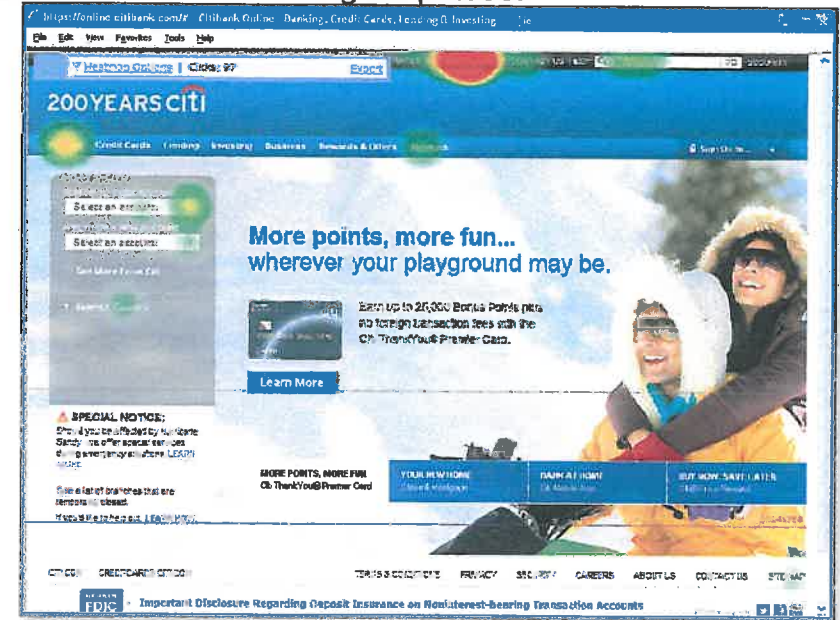


\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Task: Find Branches



- Task: How many Citibank Branches are located within 5 miles of your new home?
- Heat Map: First Click indicated that most users expected to find the information in the following six places:
  - Locations – Tool Bar\*
  - Services – Main Menu
  - Login\*
  - Banking – Main Menu\*
  - Site Map – Footer
  - Search – Tool Bar
- Users navigated back and forth between the locator pages, the Submit pages, the home page and the Remote Banking page indicating they were not sure of their results or wanted to redo their search after noticing Idiosyncrasies of the search page



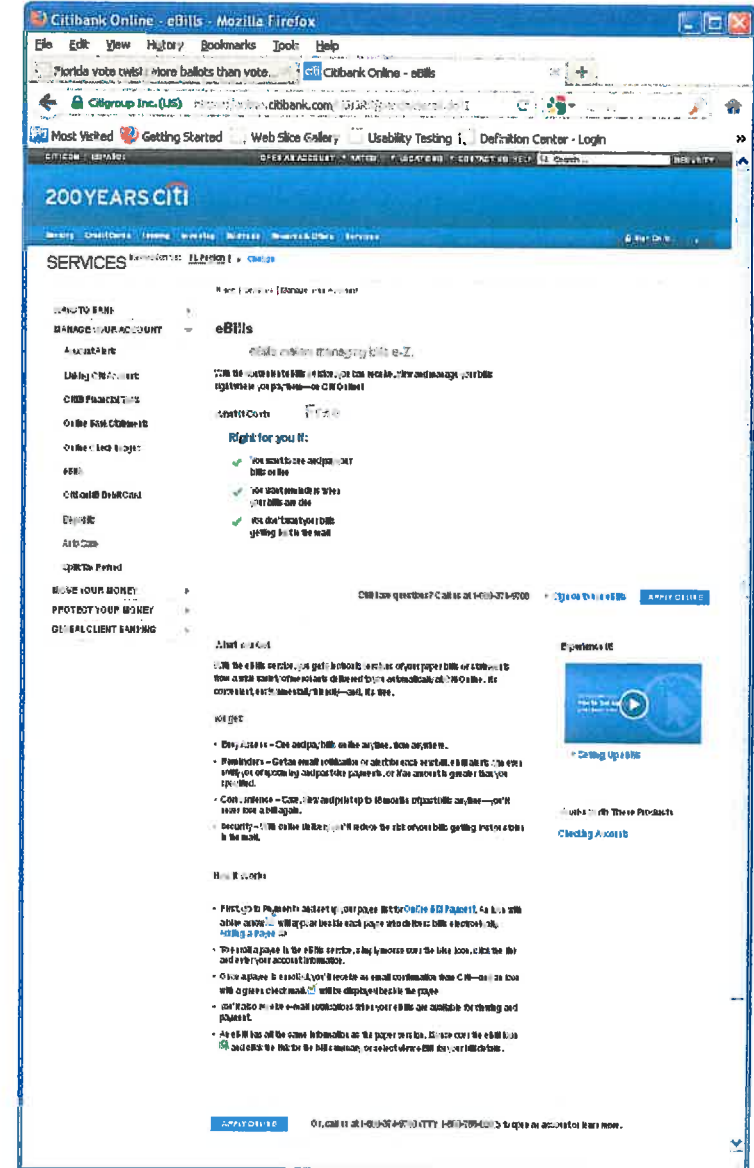
\*Most Traveled Pathways

\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Task: eBills Service



- Task: You are interested in receiving, viewing and managing your bills online from your new Citi bank account. Is there a service that allows for this? If so, what is the cost?
- Success Rate: **24%**
- Ease of Use Rating: **63%** Easy or Very Easy
- Time to complete task satisfaction rating: **63%** Satisfied or Very Satisfied
- 75% of users who got the correct answer used the eBills landing page
- Problems or Frustrations
  - Terminology is confusing - 6%
  - Could not locate information – 19%
  - Site is disorganized – 6%
  - Process took too long / Too many steps – 6%
  - Inadequate instructions/help – 6%
  - Did not know where to begin – 0%
  - Too much information / Pages feel Cluttered – 0%
  - Not enough details / Missing details - 0%
  - No problems or frustrations – 69%
  - Other Comments:
    - *"It took a while to be able to select my state. The scrolling was not user friendly"*
    - *"ANOTHER pop-up box..."*

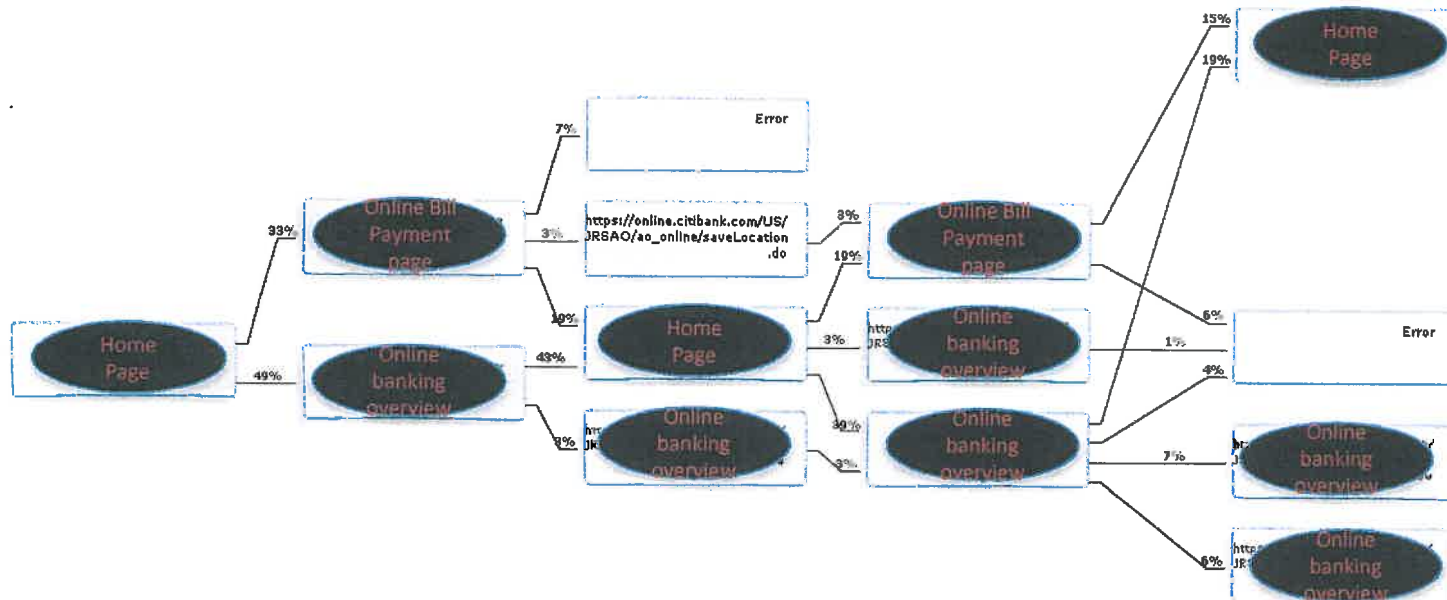
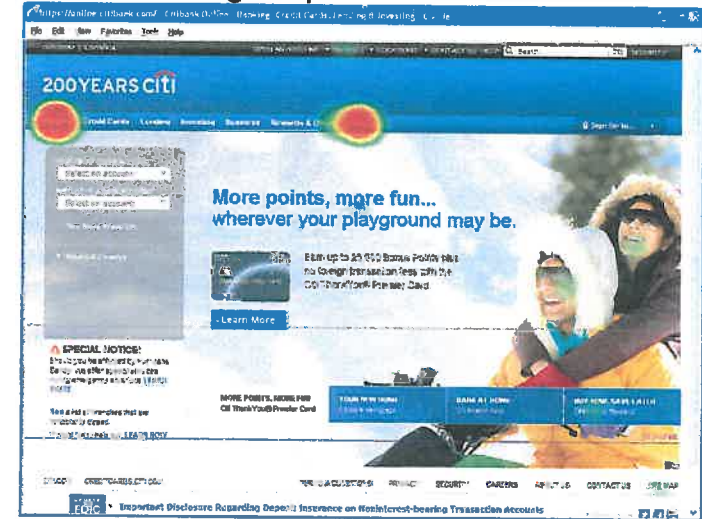


\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Task: eBills Service



- Task: You are interested in receiving, viewing and managing your bills online from your new Citi bank account. Is there a service that allows for this? If so, what is the cost?
- Heat Map: First Click indicated that most users expected to find the information in the following two places:
  - Services – Main Menu\*
  - Banking – Main Menu\*
- Users kept cycling back and forth between different aspects of the online banking pages and the home page



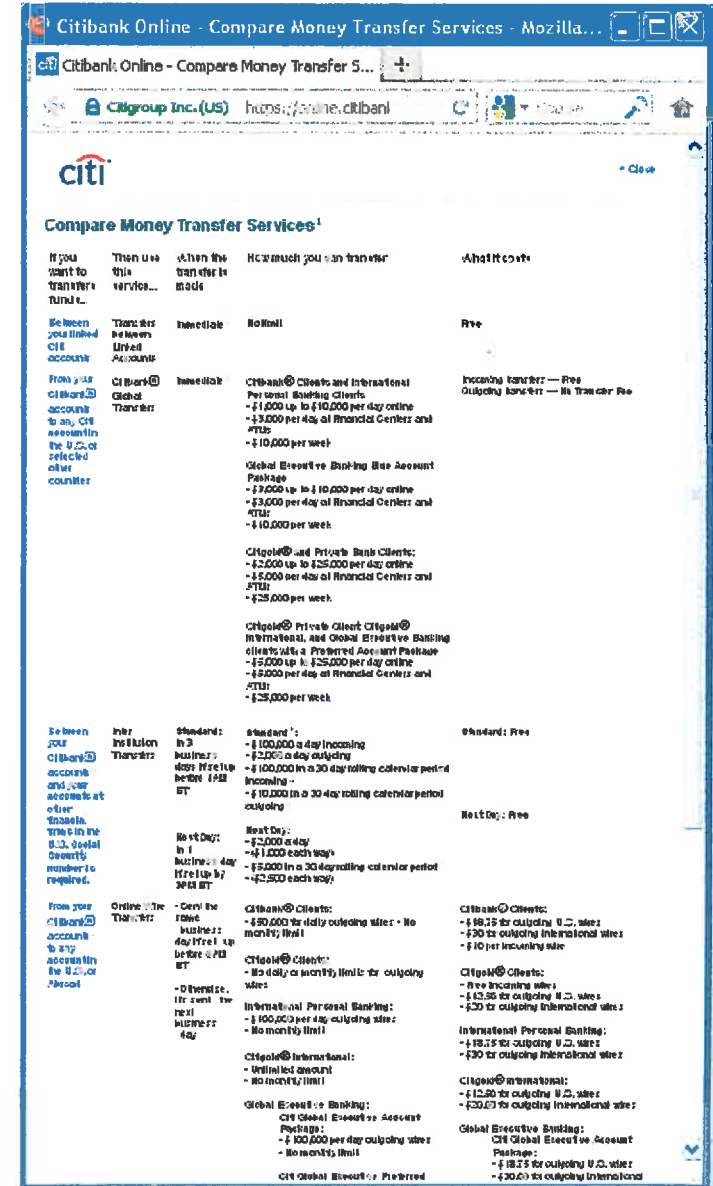
\*Most Traveled Pathways

\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Task: Cost of Wire Transfer



- Task: What is the minimum cost for sending money via a wire transfer assuming that you are NOT a member of Global Executive Banking or Citigroup Private Banking?
- Success Rate: **13%**
- Ease of Use Rating: **13%** Easy or Very Easy
- Time to complete task satisfaction rating: **26%** Satisfied or Very Satisfied
- 25% of users who got the correct answer used the Compare Money Transfer Services Page (75% did NOT FIND that page)
- Problems or Frustrations
  - Terminology is confusing - 0%
  - Could not locate information – 25%
  - Site is disorganized – 25%
  - Process took too long / Too many steps – 13%
  - Inadequate instructions/help – 25%
  - Did not know where to begin – 38%
  - Too much information / Pages feel Cluttered – 13%
  - Not enough details / Missing details - 13%
  - Too much Scrolling – 25%
  - No problems or frustrations – 25%
  - Other Comments:
    - *"I was confused between transfer and wire transfer."*

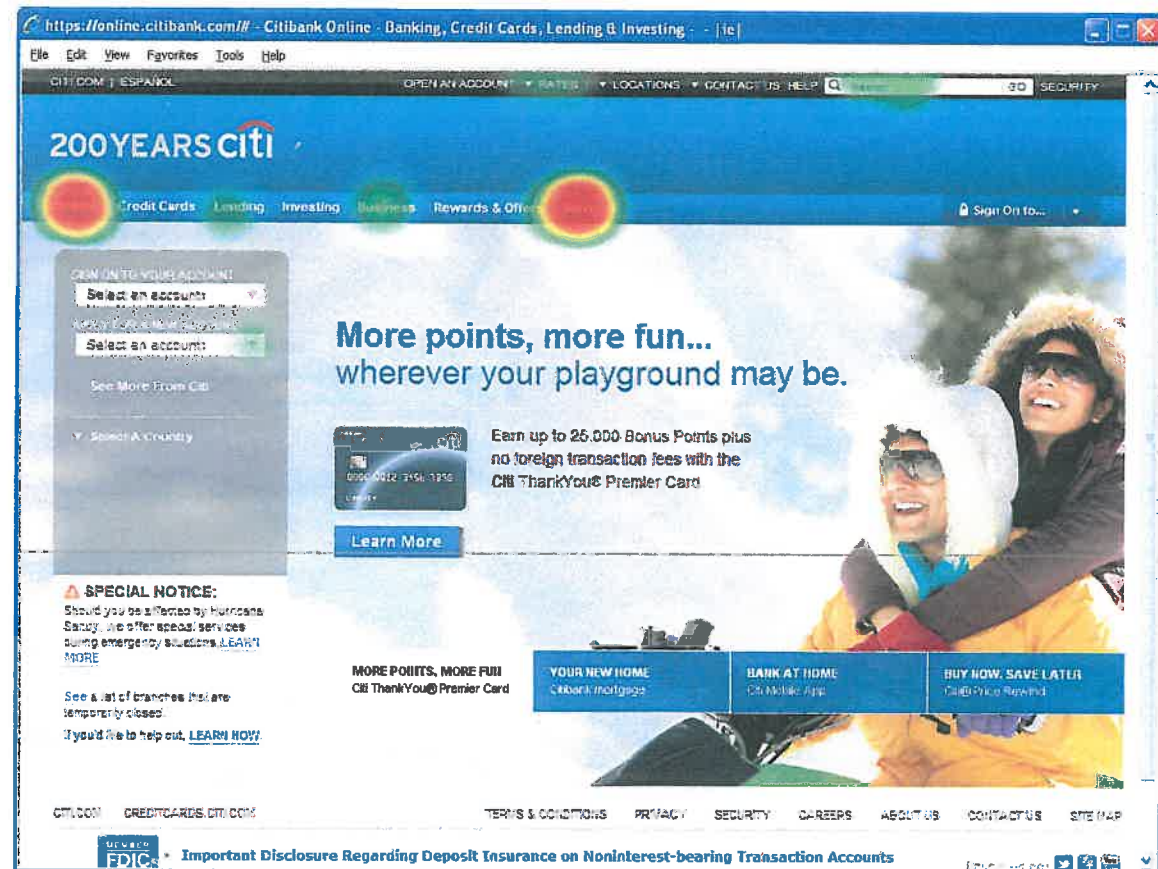


\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Task: Cost of Wire Transfer



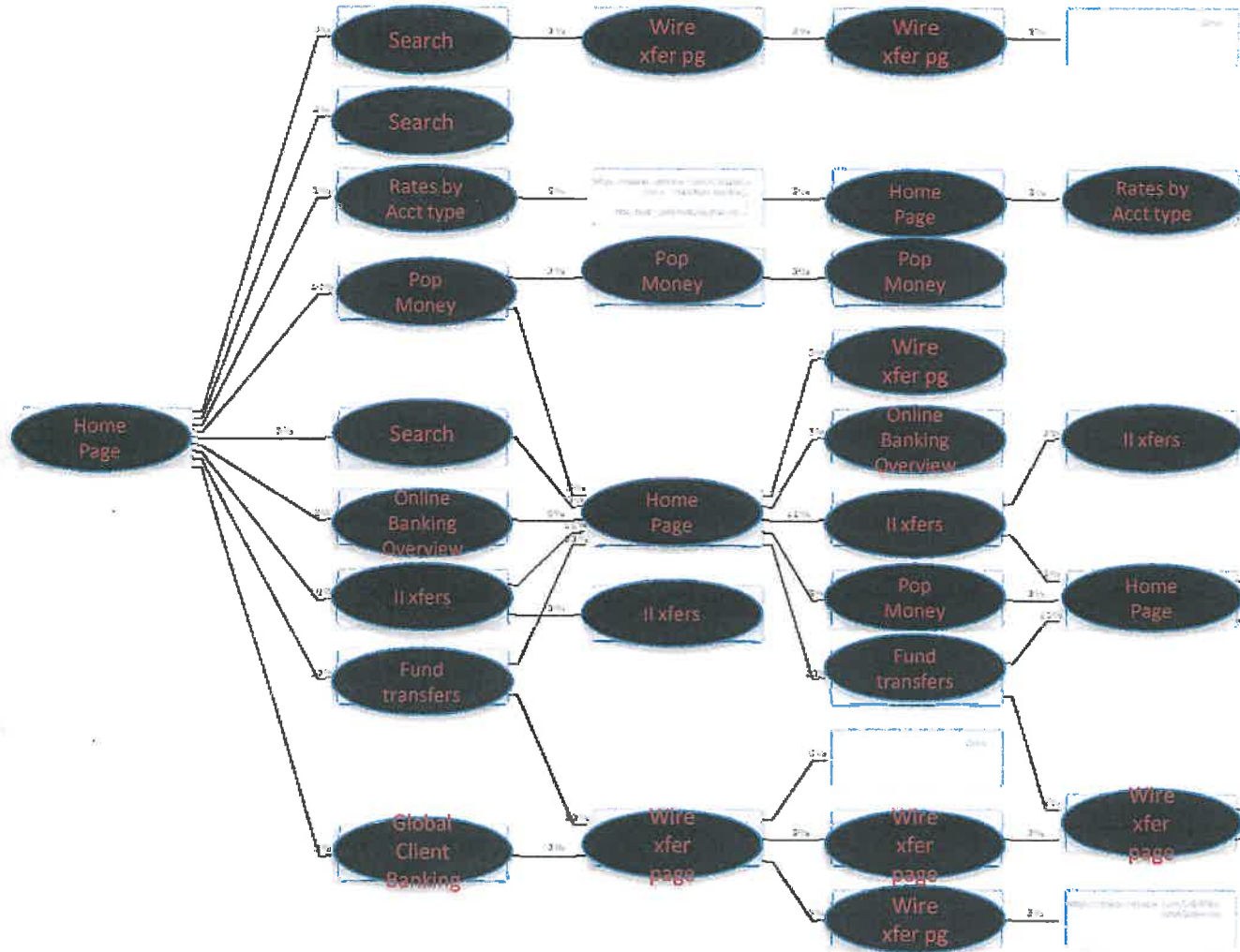
- Task: What is the minimum cost for sending money via a wire transfer assuming that you are NOT a member of Global Executive Banking or Citigroup Private Banking?
- Heat Map: First Click indicated that most users expected to find the information in the following seven places:
  - Banking – Main Menu\*
  - Services – Main Menu\*
  - Search – Tool Bar
  - Business – Main Menu
  - Apply for A New Account
  - Lending – Main Menu
  - Rates – Tool Bar



\*Most Traveled Pathways

\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Task: Cost of Wire Transfer



- Task: What is the minimum cost for sending money via a wire transfer assuming that you are NOT a member of Global Executive Banking or Citigroup Private Banking?
- Users searched, doubled back on the home page and repeatedly visited many fund transfer pages, but MOST did NOT find the transfer comparison page

\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task

# Task: Mobile Deposit



- Task: Find an App from Citibank that allows you to deposit a check to your Citi Savings account with your Android Phone. If that app exists, how much does it cost?
- Success Rate: **2%**
- Ease of Use Rating: **0%** Easy or Very Easy
- Time to complete task satisfaction rating: **0%** Satisfied or Very Satisfied
- Problems or Frustrations
  - Terminology is confusing - 0%
  - Could not locate information – 0%
  - Site is disorganized – 0%
  - Process took too long / Too many steps – 0%
  - Inadequate instructions/help – 0%
  - Did not know where to begin – 0%
  - Too much information / Pages feel Cluttered – 0%
  - Not enough details / Missing details - 50%
  - No problems or frustrations – 0%
- NOTE: Mobile Check Deposit Page states that it works With 'Savings Accounts' and other products that do NOT Allow direct deposit via Mobile Check Deposit.
- Comments:
  - *"Only mentioned depositing to checking, not that you Couldn't deposit to savings."*



**What You Get**

Mobile Check Deposit allows you to deposit your checks as soon as you get them, without a trip to the bank. Use the Citi Mobile app to deposit your next check with your mobile phone. The process? It's just as easy as taking a picture with your phone.

**How It Works**

- Make sure you have downloaded the Citi Mobile app for either your iPhone® or iPod touch® or Android™ device
- Sign on to your account on your Citi Mobile app using your Citi Online user ID and password
- Choose "Make a Deposit" from either the Account Detail or Services menu
- As part of enrollment in the service, you'll be asked to accept the terms and conditions
- Select the checking account into which you want to deposit the check
- Enter the amount of your check
- Sign the back of your check to endorse it
- Snap pictures of the front and back of your check
- Submit the check for deposit

You will receive confirmation emails once the deposit has been received and also when the deposit is accepted for processing.

**Experience It!**

**Works With These Products**

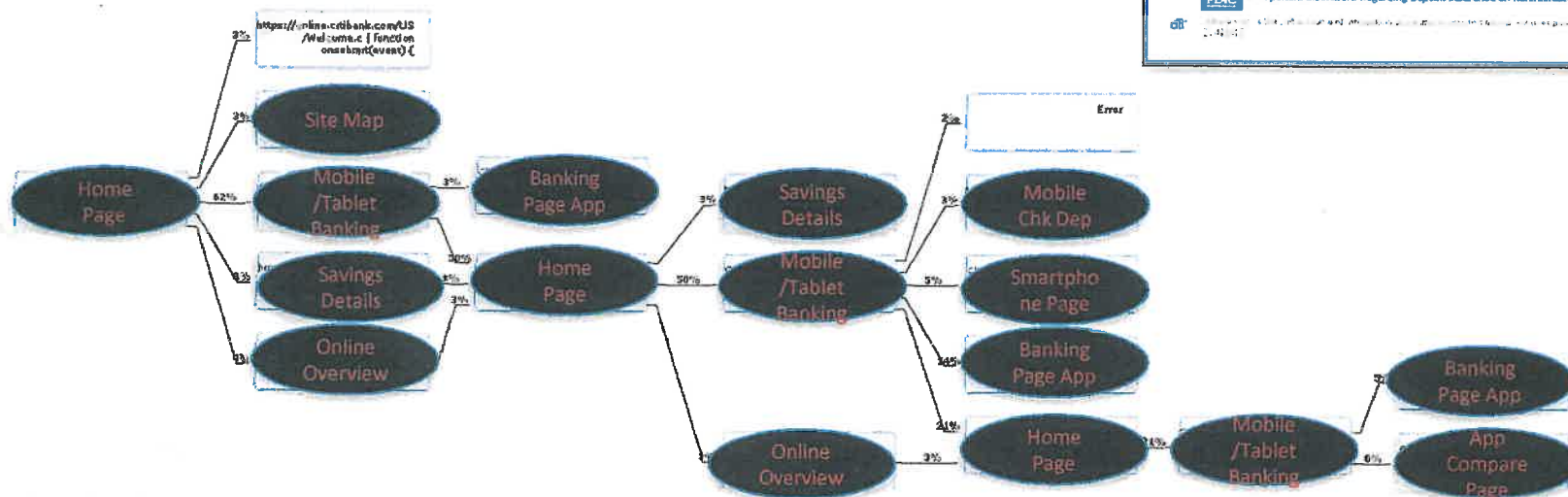
- Checking accounts
- Savings Accounts
- Credit Cards
- Home Equity Lines and Loans
- Personal Lines and Loans
- Mortgages



# Task: Mobile Deposit



- Task: Find an App from Citibank that allows you to deposit a check to your Citi Savings account with your Android Phone. If that app exists, how much does it cost?
- Heat Map: First Click indicated that most users expected to find the information in the following five places:
  - Services – Main Nav\*
  - Banking – Main Nav\*
  - Search – Tool Bar
  - Site Map – Footer
  - Contact Us - Footer
- Successful users cycled through additional pages to find specific information about wire transfers. They also retraced their steps back to the Home Page and the Mobile and Tablet Banking Page.
- Some customers LEFT the Citi site to search the Google Store



\*Most Traveled Pathways

\*\* Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task