

20+ Mobile Usability Guidelines

Journey: Apply for EastWest Bank Checking Account

Persona: New user (Rajiv Kaul) found about the app after talking to EW Bank employee. I'm a US Greencard holder with India citizenship. Interested in expanding business in Asia.

Wooaahh...
That's a big prompt

1. **Issue:** Text Overload

Advice: Assist User with progressive disclosure to share details

2. **Issue:** Inconsistent Action Labels

Advice: Keep action labels consistent

3. **Issue:** Missing EW Bank Branding

Advice: Ensure using a logo that has both text and graphics

4. **Issue:** Two labels for same action

Advice: Action labels should be self explanatory

5. **Issue:** Inconsistent placement of Help Link

- Under the button

Advice: Consider having a fixed space to access help through the UI

6. **Issue:** I'm going to ploy through a new account application flow - don't know how long the scope is?

Advice: Indicate how many steps are there in opening new account process

This led me direct decision to abandon the process, as I simply assumed it's a lengthy process and I don't know what all info I need to provide.

7. **Issue:** I selected "Checking Account" - but can't see on the app what kind of account option I started with

Advice: Ensure selected product name is provided across the flow

8. **Issue:** Inconsistent use of UI elements

9. **Issue:** Inconsistent placement of Help link

- Above the button

10. **Issue:** Tall horizontal scroll areas on mobile hijack the mobile experience

Advice: Assist User with progressive disclosure to share details

11. **Issue:** Relying solely on user's judgement of what country are we talking about?

Advice: I would add country name or map + name because it's showing US States only (and the app is downloaded from US Appstore)

12. **Issue:** Entire list of US States - where as bank allows digital onboarding in specific states in US.

Advice: Better to show the limited list of US States in the dropdown

13. **Issue:** Error on selecting a state

Advice: Digital Onboarding is limited to specific states - can be there upfront to prevent the can't open an account error

14. **Issue:** Instead of exit application

Advice: What would be helpful is contact support or send an email for next steps

15. **Issue:** Account I selected is "Checking Account" - the label is different in the flow

Advice: Keep Product labels consistent

16. **Issue:** Application name changed during the flow

Advice: Keep Product naming consistent

17. **Issue:** This help text is not useful

Advice: Email and ph numbers are unique IDs

18. **Issue:** Asking for country code where as I've already selected a State in US

Advice: Provide smart defaults instead of asking user to input the data all the time

19. **Issue:** Stepped Tabs placed at the navigation area of mobile

Advice: Provide stepped tabs on the top of the mobile page and across the app

20. **Issue:** I've to manually scroll up the form to fill all the fields

Advice: Have Page title and support text scrolled out of the view area to give adequate space for the form fields

21. **Issue:** Resend and code expiration is merged as one

Advice: Show Resend Code as a separate link

Add a Label for Timer - "Code expires in"

22. **Issue:** Asking Government issue ID in the middle of a long process

Advice: Consider having a list of documents required for the new account upfront in the process

Like I got this now in the followup email when I abandoned open new account process

10:14

App Store

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Welcome

Do you have an invite link/code or a QR code? Provide below OR click "Continue" to skip

Paste code/link or scan QR (op...

Continue >

What is an invite code? >

10:15

App Store

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Apply for an account

What product would you like to apply for?

Checking account
Interest bearing checking account. No account opening fee.

Global Student account
For students who are attending educational institutions in the U.S.

Privacy & Security | Terms & Conditions
Member FDIC. Equal Housing Lender.

10:15

App Store

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Account Application

What is your country of citizenship?

Country / region
India

Dual citizenship (optional)

Continue >

10:15

App Store

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Account Application

Are you a U.S. tax payer?

☒ Yes

☐ No

Help me find out >

Continue >

10:15

App Store

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Account Application

U.S. TAX PAYER

Generally, you are considered a U.S. taxpayer if you are a:

- United States citizen;
- Legal Permanent Resident of the U.S. (Form I-551 "green card" holders); or a
- Foreign National (including Visa Holders) that meets the Substantial Presence Test for the current calendar year.

Substantial Presence Test - Typically, you are obligated to pay U.S. tax if you have been in the United States for 31 days during the current calendar year and 183 days during the 3-year period that includes the current year and prior 2 years (fractional number of days from each prior year). Some exceptions

Back

10:15

App Store

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Account Application

Select the state where your permanent residence is located

Select State

Continue >

10:15

App Store

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Account Application

Select the state where

Select State

VT - Vermont

FL - Florida

GA - Georgia

HI - Hawaii

IA - Iowa

ID - Idaho

IL - Illinois

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App Store

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Account Application

You cannot open an account at this time

Currently, we only offer digital onboarding for individuals residing in: CA, GA, MA, NE, NY, TX and WA

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Exit application

10:16

App Store

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Account Application

Premier Digital Checking

Premier Digital Checking is an interest bearing deposit account that offers easy access to your funds anytime, anywhere.

Get started >

Minimum Opening Deposit

A single \$100 minimum opening deposit required within 60 days of account approval

Learn More >

10:18

App Store

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Account Application

Please provide your contact information

You must use a unique email address and phone number

Email address
This will be your username

Country code

Mobile phone number
We will send you a one time passcode (OTP)

Continue >

By providing your email address or mobile phone number, you agree to us using this information to contact you requesting this application and all of your accounts held with

Contact My info My ID More details Review

10:19

App Store

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Account Application

Please provide your contact information

You must use a unique email address and phone number

Email address
rajiv@intelligaia.com

This will be your username

Country code
United States +1

Done

1 2 3
4 5 6
7 8 9
0

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App Store

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Account Application

74454
[East West Bank] alert: This is your verification code 309703.

Verification

Please enter the verification code sent to your phone number ending with 4014

3 0 9 7 0 3

Resend code in 00:22

10:20

App Store

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Account Application

Please provide your SSN / ITIN below

Enter your SSN / ITIN

Continue >

Contact My info My ID More details Review

10:20

App Store

Dear Applicant,

We noticed that you didn't complete your application for a checking account in our Mobile App or Online Banking platform.

Complete your application now!

If you'd still like to apply for an East West Bank account, you can resume your application using our **Mobile App** by clicking this link: [Consumer | East West Bank](#).

If you remember to have your government-issued ID handy. The application process takes only a few minutes.

If you prefer to start a new application, simply open our Mobile App and click on "Apply for an Account".

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