



a credit union service organization

Website “Standards” – What Really Matters for Credit Unions Online?

By Jason Powell, Design Director, L9

As a Design Director at a credit union website development firm, I have heard a lot about what are referred to as “standards compliant and accessible web sites”. The definition of these “standards” is often vague. What I’ve learned is that the goal of web standards and accessibility is to make the web usable for disabled individuals, and to make web pages flexible in a way that allows them to display across platforms and displays on different devices. These methods are potentially beneficial in many ways but are not yet widely adopted. Because the web is still so new, we all feel a need for some kind of standards, its just a matter of what needs to be standardized and why.

We can only hope that eventually, there will be one universally accepted method of developing websites. Right now there are many different methods that depend on many different variables, including the firm, the developers, the designers, the software and languages used, the hosting platform, the timeline and budget, the maintenance methods, and (though ironically often forgotten)... the users.

What really matters for credit unions on the web is to follow some simple common sense guidelines and to implement features and content because they achieve goals, not because they *can* be implemented or because a competitor has done it. The web (for any business) will always be about achieving business goals via the rapidly changing and new medium. One thing that is absolutely imperative to achieving those goals is a happy web user.

Standards should be user experience guidelines

There is a more important type of standard that is being overlooked.

Imagine if every time you purchased a new novel at the book store you knew it would be printed on paper and bound, but you didn’t know how the pages would be organized, if there would be chapters or a table of contents, if it would be written with proper grammar or spelled correctly, or if the pages would be numbered, lettered, or even in any kind of order. That is the equivalent of what is happening on many web sites today. There is rarely a balance between methods, style, creativity, usability, and presentation. Hence, there is a great need for standards that define best practices for the user experience.

General user experience standards should relate to things like instant brand recognition, placement of navigation and content (by type), layout integrity and flow, effective placement of marketing messages, or consistent integration of third party modules or external sites. These examples just scratch the surface, but there are no real “standards” set forth for these types of implementations. Standards can also be employed that relate directly to the target audience of a website. For instance, the credit union member is the first and main focus of the credit union, therefore it should be the first focus of the website and how it is developed. What do members want when they come into the branch? That is probably similar to what they want from the site. The audience doesn’t care how the site is built, as long as it is easy to use, focused on them, and does what they want it to do. This is especially true in the case of a credit union member.



a credit union service organization

As credit unions we have a unique opportunity to employ these ideas because our customers' needs are focused. We have the chance to define some credit union website standards. Where do we begin?

Set yourself apart by being un-original

We have heard customers say that they want a site that is "like nothing you've ever seen." We tell them that it will then also be like nothing your members have ever seen, so they'll have to spend too much time figuring out how to use it. If we develop a site that is modeled after a highly used website that effectively employs best practices, it is likely to be more successful. The ironic thing is that poor user experience is what people are used to, so if we provide a well designed one, they think it's like nothing they've seen before, even if it uses traditional web design methods that they see all the time. A well-designed user experience does not try to re-invent the web, but it impresses every time.

Maintain brand integrity

Translating the credit union's brand to the online channel is an important goal for a CU site. That is because if the brand is strong, this goal by nature will create a good experience. This doesn't just mean having your logo on the page. This means that the feeling that a member gets from your organization should be the feeling they get from the website. As you've already heard, the first few seconds that a user views your homepage will make or break the opportunity. If the user immediately recognizes the brand, they will probably stay and interact. Never sacrifice the integrity of your brand because of any limitations set forth by a developer.

Strengthen your brand by making it easy for your users

Your web users deserve to be able to use your site without having to work too hard at it. Working hard to interact with your site makes the member's relationship with your brand a struggle. By providing a standardized consistent layout within a website, the user can quickly become familiar with where interface elements are and how to use them. With a common sense approach to content organization it won't be hard for your users to find what they seek. After a few minutes they are comfortable with your site and feel at ease with your brand. Good usability is a brand-building tool.

Consistency is more important than creativity

The web is a wonderful place to get creative, unless you are a credit union. Let your brand developer get creative, and then translate your brand to the web using proven and traditional methods. Consistency intrinsically creates clarity in presentation. Here are a few basic suggestions for implementing consistency across the website:

1. Make sure the main navigation is on every page and always in view without having to scroll. Do not provide more than 8 main navigation items. If you have to then your site content is not organized well.
2. Provide the same header design on every standard page. The homepage may have a unique header used as an identifier and to inflate the initial impact of the brand elements, but it should be similar to the standard header.
3. Display your logo in the upper left hand corner of every page as part of the page header. Make it link to your homepage.
4. Make sure that every standard page has a page title above the main content



a credit union service organization

- area and that all page titles look the same. Use subtitles to separate the sub-content so it's easy to skim through the text and still know what it is about.
5. Provide sub-navigation for every section of your site in the same place, and with the same look. Never use more than 2 levels of sub-navigation.
 6. Name the navigation items exactly the same as the page titles of the pages they link to.
 7. Use one font for body text; use one font style for headlines and one for subheads. Always make body text the same size with comfortable line spacing. Never make body text any color other than black or dark gray. If you have to make it white because your background is dark, then your design is overpowering your content.
 8. Design all of your forms the same way with the same colors, fonts, layouts, and assistive content.
 9. Display all of your pages in the same window unless they are not a web page. Always link to third party websites in a new window. Indicate if a link is to a PDF or other type of file that will load some other software by showing an icon next to it. Don't use popups unless there is a really good reason. Popup windows annoy people and remove them from the main experience.
 10. Make sure the site fits within an 800 pixel wide window. Although most users are now savvy enough to increase their screen resolution, some still use 800 x 600. A 1024 pixel design is becoming more widely accepted and can be implemented if backed by stats that show those users dominating your audience, and if necessary to accommodate your content.
 11. Never make pages in your site different sizes. All page layouts should be the same width.

Crucial Content Elements – what most members look for first

Because we are lucky enough to work with one type of industry, credit unions, we have a better opportunity to employ standards that we know work. This aligns with the types of content that credit union websites offer. Once the user gets past how to use your interface, they move on to how to find what they came for. Here are a few tips for credit union website content placement:

1. Provide direct access to online banking via a predominate link to a dedicated login page. The user should be able to click a link on any page to access the banking login page. Get your users familiar with that one login page. Having the login in multiple places creates the possibility that the user will expect it to be just about anywhere, perhaps even on a fraudulent page! In a perfect world, all banking vendors would have a seamless method of integrating the login fields into YOUR pages, but that may not be the case. Therefore, you'll have to coordinate with your banking vendor so that you can customize the content and design of your login page to offer current marketing messages on it. This is probably the most visited page on your site.
2. Provide current rates on your homepage. Try to provide the most frequently requested rates there, or the best rates your CU is offering at the time.
3. Display information about the 2 or 3 most current promotions you are offering on your homepage. This gives the user quick snapshots of what your current "deals" are.
4. Provide clear and simple methods of contact like phone, email, and a link to a contact form.
5. Often, a "quick link" style of navigation menu is helpful for providing fast



a credit union service organization

- access to the most commonly visited pages on the CU site. Whenever possible, the links that make it into this menu should be there because your stats show that they are the most visited.
6. Easy access to a site search tool is also very helpful and often expected by users.
 7. Provide a secondary global navigation in the header for pages that are important enough to have their own navigation item, but not important enough to be main navigation. A perfect example of this is a “rates” link that goes to a page that contains all of the rates offered by the CU. Another is a “contact us” link or “about us” link.
 8. Always put in-page promotions that do not relate directly to the content or the users’ behavior in the same logical place, like below the sub-navigation menus.
 9. Provide links to calculators or other special items within content where they are in context to the subject matter.

Don’t worry about which version of the web we are on

You’ve probably heard the buzz term “web 2.0”, but the truth is, there is not a version number for the web. It is simply a slang term used to put a label on some of the new methods being used on the web today. The accurate definition of Web 2.0 is “the way things are now.” If a new technology or a method of design or anything that you think is “Web 2.0” is going to improve the user experience and make the visitor more likely to transact with your credit union, then it’s a good method regardless if it’s old or new.

If you have to explain it, it doesn’t work

Never explain how to use a site by including phrases like “clicking a link at the right will begin the loan application process.” If you have to explain the way the site works then the site doesn’t work. A perfect example is on the w3.org site. A link called “finding your way at w3c” will take you to a page called “Introduction to W3C Web Site”. This page has subtitles like “How is the W3C Web site organized?” and “Where do I find what I need?” also, my personal favorite is “How do I use the W3C home page?” This site is providing explanation to accommodate for a poor user experience design.

In the end it all comes down to one thing... good user experience. Web standards of any kind would be wonderful if there were ways to actually enforce them. The software and hardware companies should focus on accessibility and display within the web browsers and devices that run them. The rest is up to us as the credit union marketers and CU site developers.

The differentiator will be strong user experience and brand integration that sets your credit union apart from the rest by using methods that have been proven to work time and time again. Next time you are thinking about how to stand out on the web, think about standardizing what you do in a way that will make life easy for your member. Couple good user experience with strong brand integration and your online adoption rates will go up.

Jason Powell (jasonp@L9.com) is design director at L9, a technology CUSO and website development firm. He has created user experience design for over 30 credit union website development projects. He is an honor graduate of Kendall College of



a credit union service organization

Art and Design, has taught website design and usability classes, and has won the CUES Golden Mirror award for CUSO Marketing.