

A large, stylized teal graphic composed of several overlapping geometric shapes, including squares and triangles, arranged in a diamond-like pattern. The central area is white, containing the main title. The background features a light green and grey geometric pattern with various grid lines and overlapping shapes.

Ofx.org Website Redesign

Bryan Harris
Case Study

Table of Contents

Project Overview

- 3. Abstract
- 4. Statement of Interest
- 5. Technologies & Platforms

Conceptual

- 6. Information Architecture
- 7. Moodboards

Cometition + Audience

- 8. Target Audience
- 9. Personas
- 13. Comparative Matrix
- 15. Comparative Analysis
- 19. Usability Research & Testing

Realization

- 21. Wireframe
- 24. Proof of Concept
- 26. User Flow
- 29. Branding
- 30. Heuristics Evaluated

Abstract

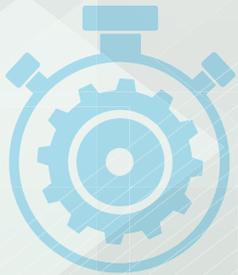
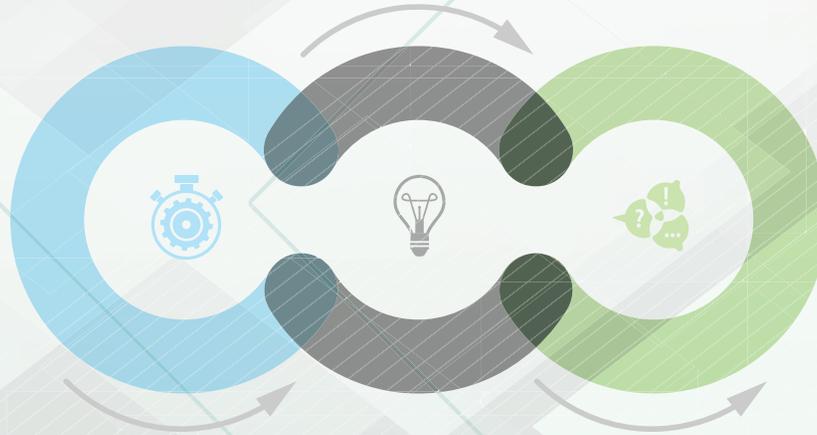
The redesign of ofx.org will create a new fresh design that will be modern and meet today's standards of HTML. It will provide the key information to clients in a well-organized flow and provide up to date information about future enhancements to the code. Open Financial Exchange (OFX) is an open standard for client-server systems and cloud based APIs for exchanging financial data, and performing financial transactions between financial institutions, and financial applications. The website was built on very old .net language that has been around for 15 years with no major updates. My team was working on updating the code so it was time to update the site to something more modern and create the site in HTML 5.

My target audience would consist of financial institutions companies that use OFX data to provide financial data to consumers. Intuit has taken the lead in the last couple of months with the help of the consortium to drive a common mission to securely and reliably exchange financial data between financial institutions, businesses, and consumers through Fintech applications as well as the Internet. The consortium is expanding its partnership network with more financial institutions organizations and the website should act as a vehicle to strengthen our ecosystem.

Statement of Interest

I am pursuing this project to provide my team with a more modern website for the consortium to start using when the code is ready to publish. This golden opportunity will allow me to show my team and my manager my new skills I have been learning at AAU. With these new skills, I will be an asset for my team and in the future, to provide me with the necessary tools to meet my goal to become a front-end developer. This project will show my manager that I have the skills to manage all of our internal websites for our team. By updating the site, it will provide me with the project skills to help practice what I learned in the classroom for the real world. Since, my team is small I will take the lead on all aspects of the project from start to finish. I will be wearing multiple hats from project team lead, technology support and project manager. My manager will be the stakeholder with the ultimate authority and responsibility on approved changes to scope.

Technologies + Platforms



TECHNOLOGY

The following languages, software & technologies will be used to create ofx.org.

- CSS / CSS3
- HTML / HTML5
- PHP
- JAVASCRIPT
- JQUERY
- Graphic Editing Software (Adobe Suite)

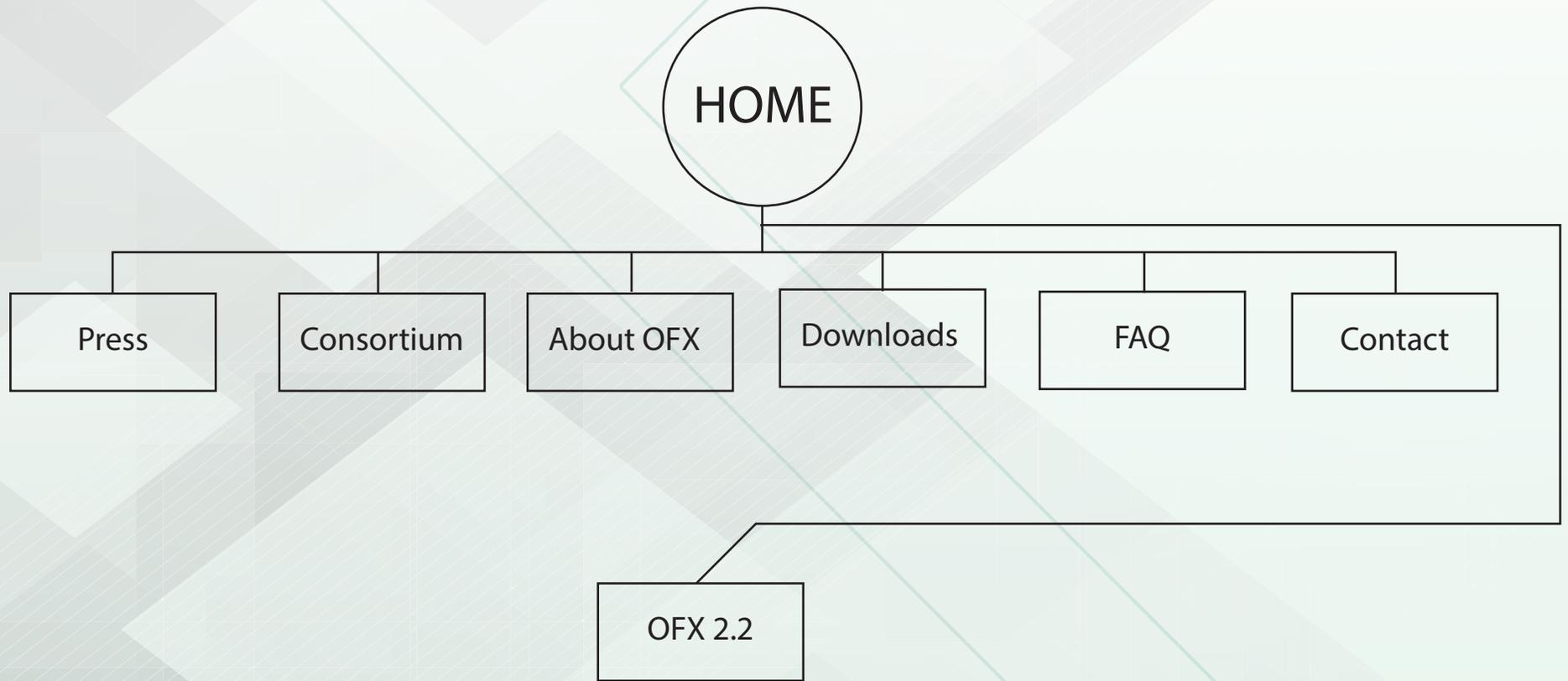


IOS DEVICES

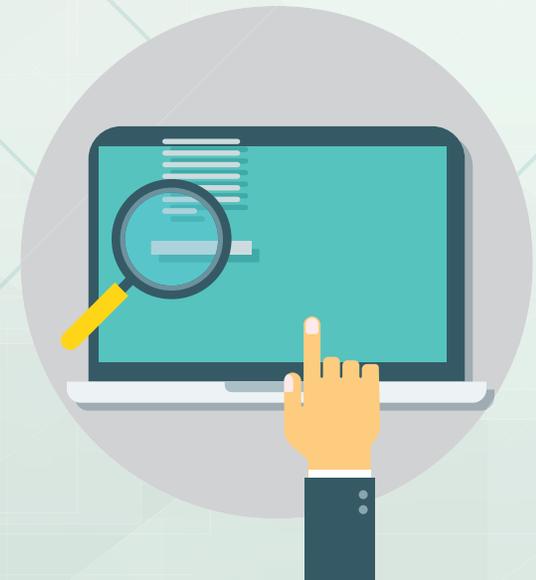
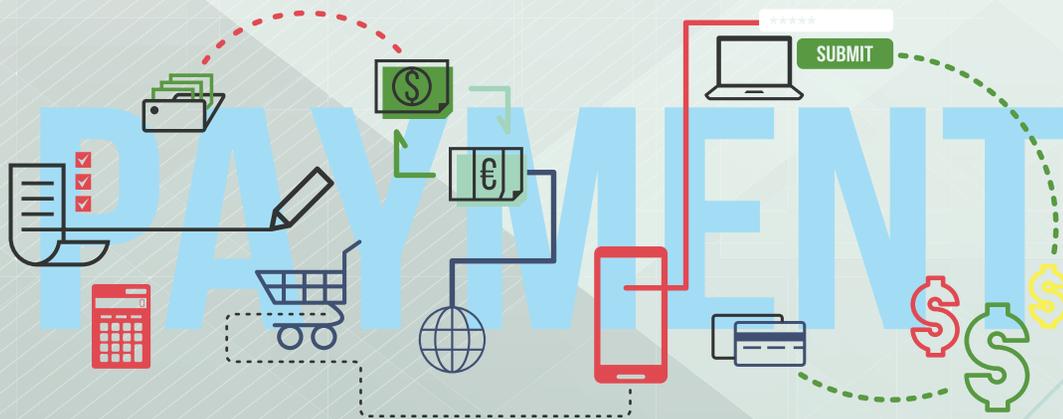
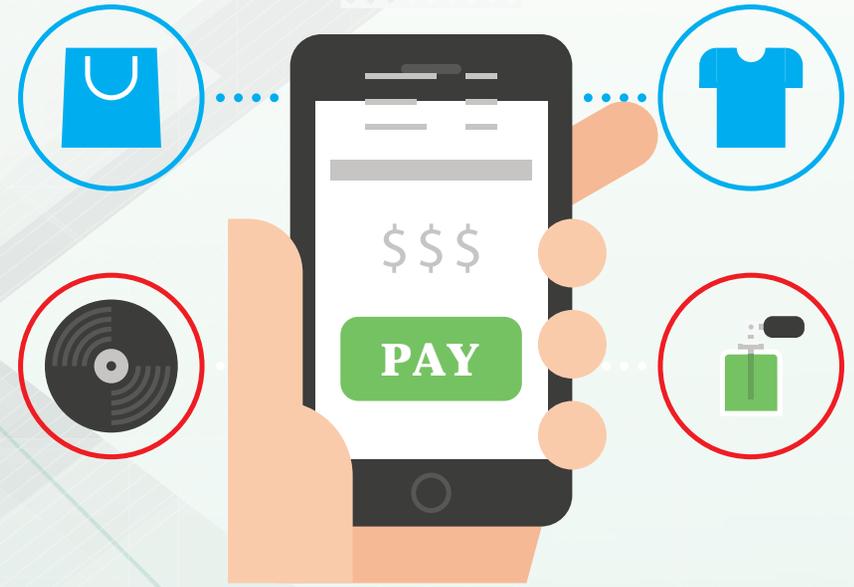
The following devices

- Desktop
- Moible phones
- Tablets

Information Architecture



Moodboard



Target Audience

OFX.org target audience will consist mainly of financial institutions who use software applications like Quicken & QuickBooks. The typical age range will fall somewhere in between 18-75. Users will be comfortable with technology, apps, websites and financial institution data.

- Ages 18 - 40
- Tech Savvy
- Female 50% // Male 50%
- United States // Younger populations
- Financial Institutions
- Third party Vendors
- Leading financial providers

Personas

Open Financial Exchange website is an open standard for client-server systems and cloud based APIs for exchanging financial data, and performing financial transactions between financial institutions, and financial applications. Further, the API allows the exchange to be facilitated either directly or via an intermediary such as data aggregation service providers.

- Ages 18 - 70
- Tech Savvy
- Female 50% // Male 50%
- United States // Men and Women

Personas



Luke Wroblewski

Luke is currently a Product Director at Google. Earlier he was the CEO and Co-founder of Polar (acquired by Google in 2014) and the Chief Product Officer and Co-Founder of Bagcheck (acquired by Twitter in 2011).

Prior to founding start-ups, Luke was an Entrepreneur in Residence (EIR) at Benchmark Capital, the Chief Design Architect (VP) at Yahoo!, Lead User Interface Designer at eBay, and a Senior Interface Designer at NCSA: the birthplace of the first popular graphical Web browser, NCSA Mosaic.

Luke is the author of three popular Web design books (Mobile First, Web Form Design & Site-Seeing: A Visual Approach to Web Usability) in addition to many articles about digital product design and strategy. He is also a consistently top-rated speaker at conferences and companies around the world, and a Co-founder and former Board member of the Interaction Design Association (IxDA).

Luke also founded LukeW Ideation & Design, a product strategy and design consultancy, and taught graduate interface design courses at the University of Illinois.

Personas

Nick Finck



Nick Finck is a user experience professional who has worked in the web industry for over a decade. He specializes in information architecture, interaction design, usability and user research for web and mobile.

Nick has created web and mobile experiences for Fortune 500 companies including Adobe, Intel, REI, Boeing, Google, and Oprah.com. He lives and plays in Seattle, Washington, where he's a Product Design Manager at Facebook.

Prior to working at Facebook Nick was the Senior Manager and Head of User Experience at Amazon Web Services. Before that he was the Director of User Experience at a number of agencies including Ubermind, projekt202, and Deloitte Digital. Before that he was founder of Blue Flavor, a user experience consultancy that launched one of the very first web applications for the iPhone.

Personas



Neil Turner

My name's Neil Turner and I'm an experienced UX designer currently working at AstraZeneca (biopharmaceutical company) in the UK. A former techy (well I've got a Computer Science degree) turned UX Jedi I have over 10 years commercial UX experience, together with a Human-Computer Interaction MSc (distinction) from University College London.

Previously I have led the UX design for projects at ProQuest (a content & technology company), Omobono (a specialist B2B digital agency), TUI (Europe's largest holiday tour operator), johnlewis.com (a leading UK ecommerce website), Cambridge Assessment (an international exams group) and been a UX consultant for Webcredible (an industry leading UX consultancy) and a full service digital agency.

I currently live in Cambridge in the UK and along with being an identical twin (not as useful as you might think), I'm also a long suffering Norwich City FC supporter (come on the Canaries).

Comparative Matrix

	OFX	Plaid	EEl	Finicity	Xero
Responsive	<input checked="" type="radio"/>				
Menu Bar	<input checked="" type="radio"/>				
Big Picture	<input checked="" type="radio"/>				
Scroll	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
Search	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Resources	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>
User login	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

Comparative Matrix

	Efficient Navigation	Organizational Clarity	Effective Design	Readability	Facilitates User Tasks	Provides Help
Xero	X	X	X	X	X	
EI	X		X	X		X
Finicity	X		X	X	X	X
Plaid	X	X	X	X		
Quovo	X		X		X	X
Yodelee	X		X	X		

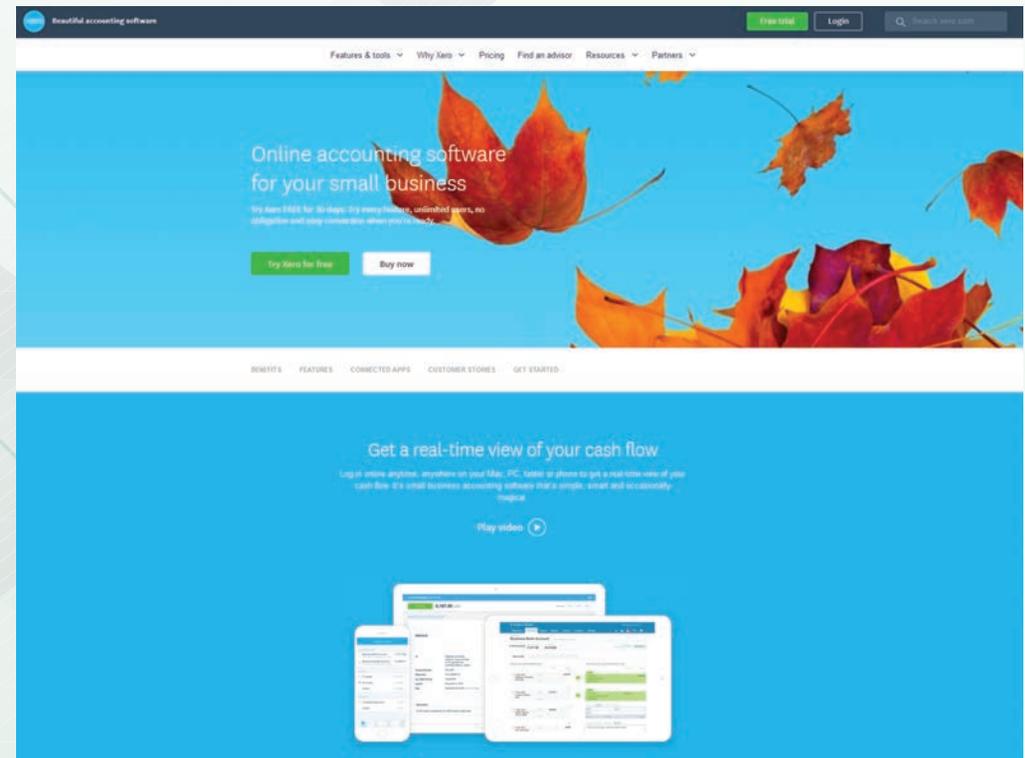
Comparative Analysis

Summary & Comparison

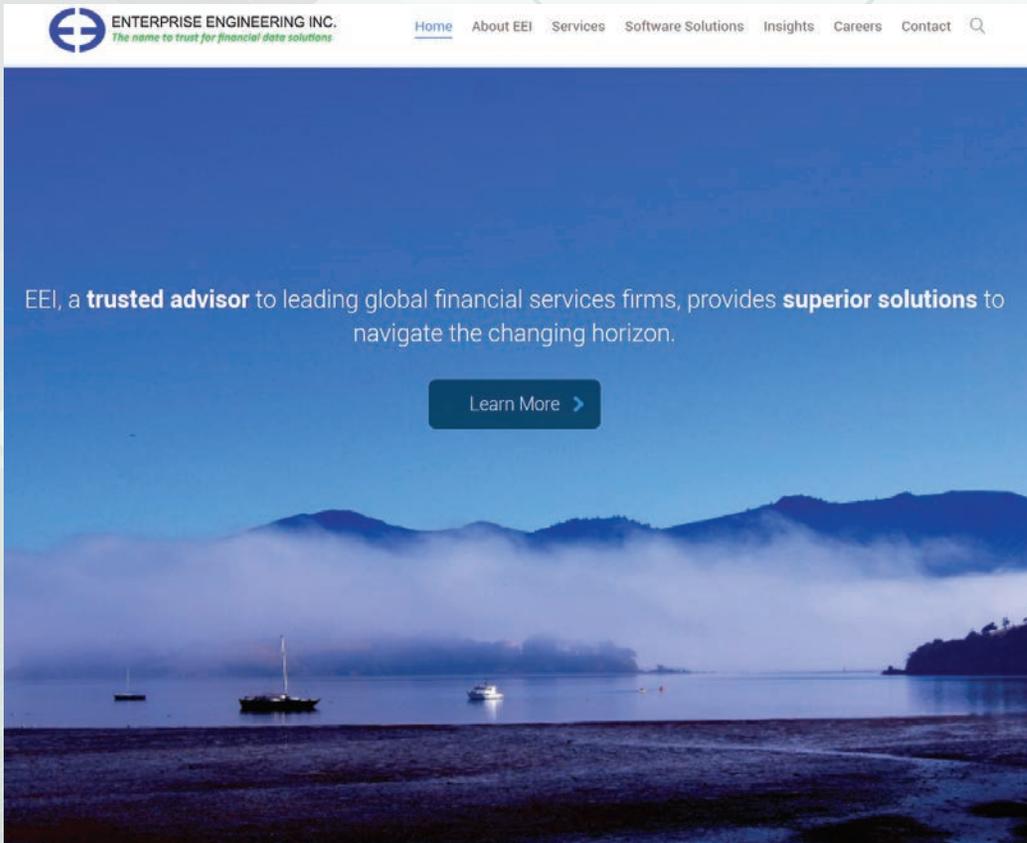
Xero is a great website to compare because it provides the same kind of layout for ofx.org. The information is presented in a very clean way with the color and great pictures of its products.

How it's different

The point of including this competitor is to at least demonstrate you can provide a lot more information on the homepage and have hyperlinks for more info about each section. The other thing that is a little different is ofx.org does not require users to login.



Comparative Analysis



Summary & Comparison

Enterprise Engineering Inc. provided a great resource of what my manager wanted ofx.org to look like since he has been dealing with this company for years. I like the extra information on the webpage and movie to provide a little more information about the company and products.

How it's different

The information about how the company got started could be under the about EEI section. I don't think a customer cares about that info and is really looking what EEI can do for them as a product.

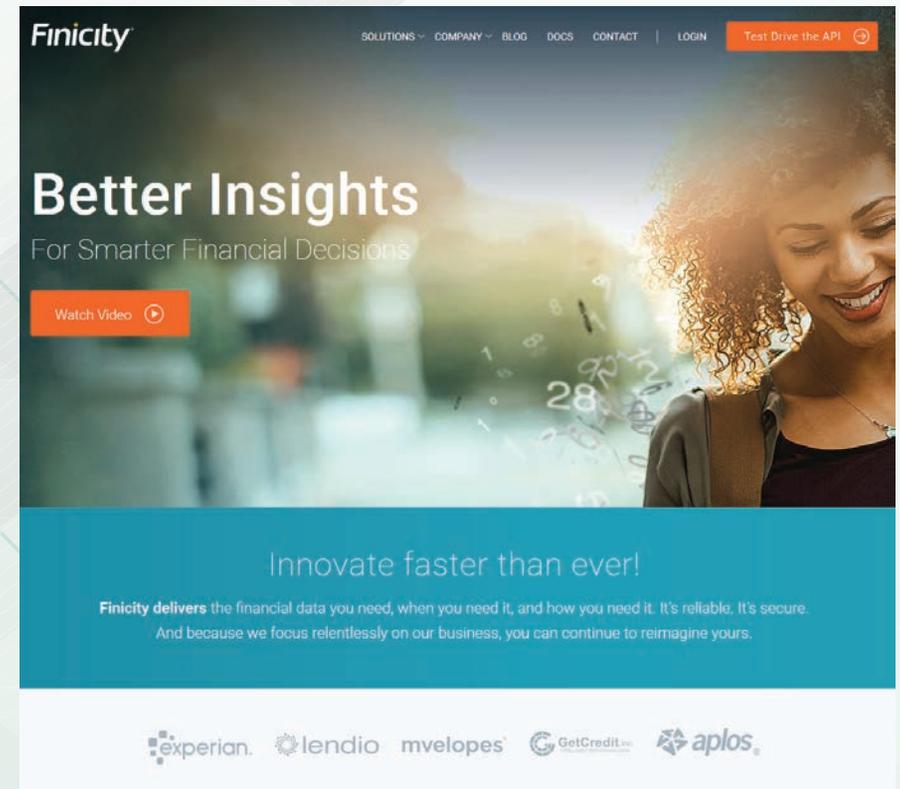
Comparative Analysis

Summary & Comparison

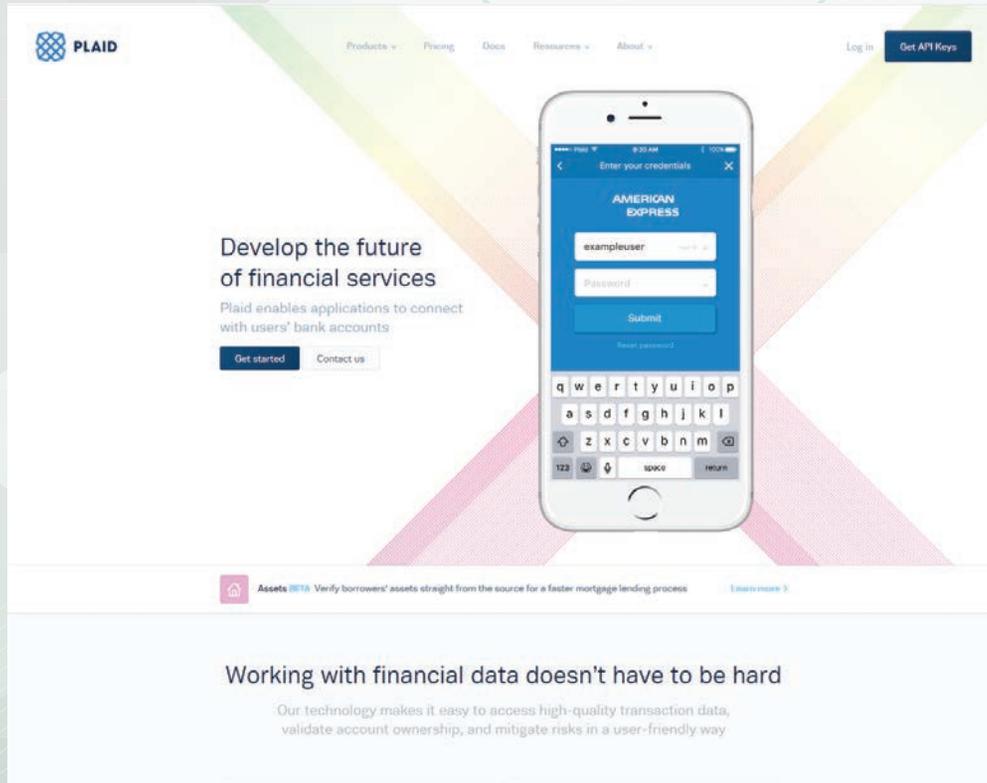
As with EEI, ofx.org will capitalize on many of the things Finicity does well. For instance the pictures and way the information is being displayed on the homepage. This will be the basis for ofx.org site with the end game goal. There will be detailed changes to distinguish from EEI and Finicity alike.

How it's different

The major difference here is that Finicity has more information hiding in the toolbar menu with a lot more info. It has the same kind of layout as the other examples.



Comparative Analysis



Summary & Comparison

Plaid is a website that uses the animation to explain its products and partners. The colors used work well together like most of the other sites. The headlines and other font work well together to provide that clean well-rounded feel.

How it's different

The biggest part is the animation on the homepage is a nice feature to have but for ofx.org don't need it. Animation sometime takes a while to load. Like with Xero, Plaid has a login section because it supports a product were as ofx.org is going to be used for information only.

Usability + User testing

User Testing

Basic functionality and usability of the current prototype website was conducted using 10 individuals on three separate devices (iPad 2, Iphone, Mac and PC desktop (using Chrome). Each user identified key areas of interest and/or confusion. Heatmaps were generated using the online program Hotjar and a variety of user tasks. These results were used to improve the current information architecture, sitemap and overall usability regarding the prototype.

Focus Groups

Surveys and polls were taken of 20 individuals who know about ofx and 20 individuals who don't know about OFX all over the US. Each detailed questions regarding OFX and what they envisioned the purpose and goal of this site. They were then asked questions on if they believed this would work as a great portal for OFX and could it survive as a support site based on group focus. The results were positive due to the old site was outdate and hard to find information.

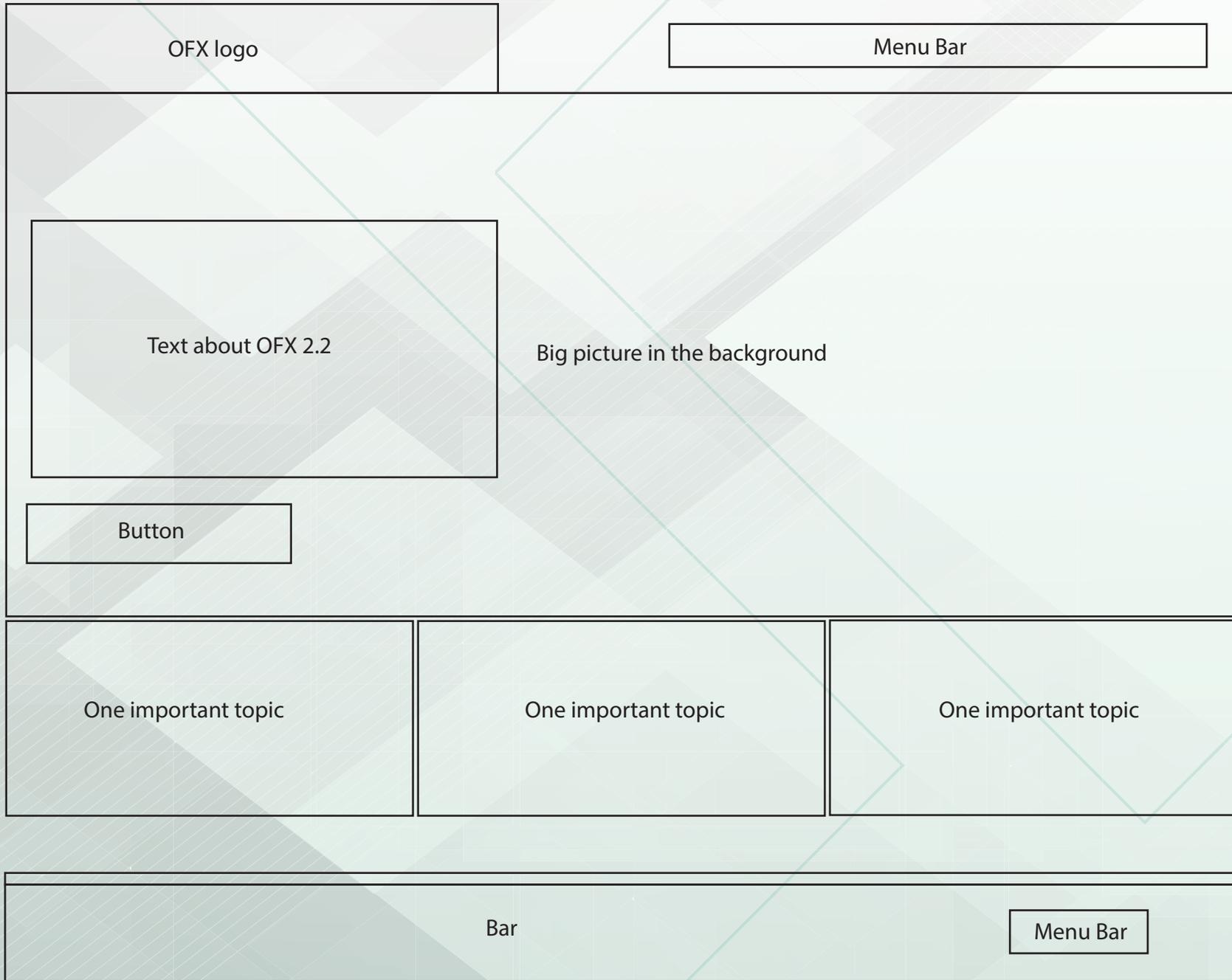


Usability + User Testing

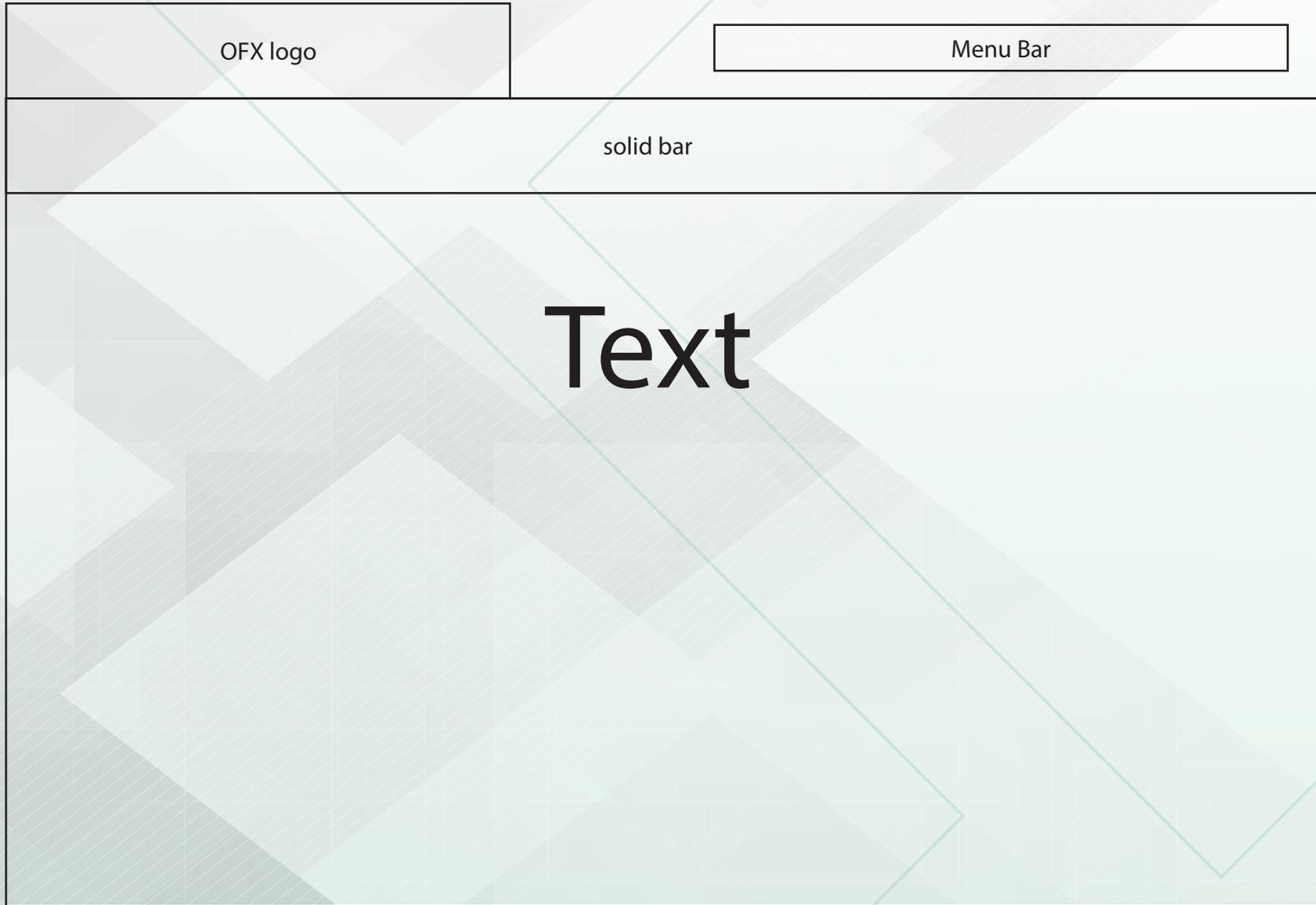
Hotjar use to do testing to figure out what is being download and how the user views the page.

The screenshot shows the Open Financial Exchange website with a Hotjar heatmap overlay. The heatmap indicates high user engagement with the 'Downloads' menu item in the top navigation bar, the 'OFX 2.2' link in the main content area, and the 'Provide Feedback' button. The website header includes the logo and tagline 'THE PROVEN STANDARD FOR FINANCIAL DATA EXCHANGE', and navigation links for 'Press', 'Consortium', 'About OFX', 'Downloads', 'FAQ', and 'Contact'. The main heading is 'Downloads'. The primary content section is titled 'Download OFX Version 2.2 (open for public comment):' and lists 'OFX 2.2' and 'OFX 2.2 DTD file (zipped)'. A call to action states 'Please click the Provide Feedback link below to submit feedback on the specification.' and is followed by a green 'Provide Feedback' button. Below this, there are links for 'Download OFX Version 2.1.1 (equivalent to OFX 2.1 with MFA):' and 'Download OFX Version 1.0.3 (equivalent to OFX 1.0.2 with MFA):', with the 'Zipped PDF w/ Schema' link also highlighted by the heatmap.

Wireframes (homepage)

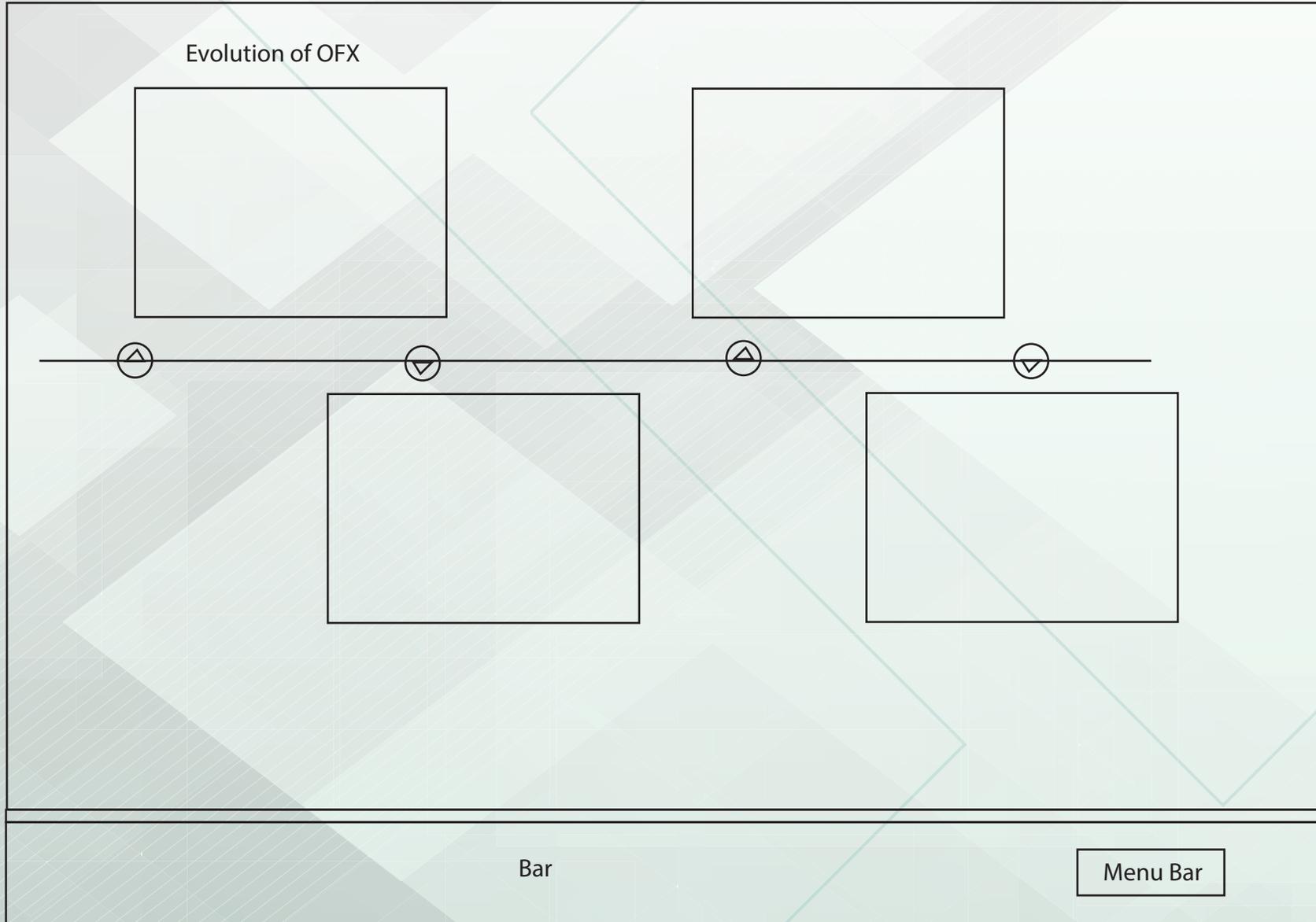


Wireframes (about OFX)



Wireframes (about OFX_bottom)

Timeline with animation of the events how OFX got started.



Proof of concept

Manager provided the following layout for the project



Open Financial Exchange

About OFX Press Security Downloads 

OFX 2.2

OFX 2.2 offers enhanced authentication as well as additional data fields that make OFX a suitable replacement for screen scraping.

[Learn More](#)

- Reliable** Proven reliability. The standard for connectivity since 1997. Implemented by over 6,000 Financial Institutions
- Secure** Additional security options to meet today's increasing concerns
- Enriched** More data types in addition to its already broad feature set including money movement

 The OFX 2.2 draft is now available for public comment. [> Learn More](#)

About OFX

Learn about the history and current state of the OFX protocol

[Learn more >](#)

About the OFX Consortium

See who's been involved and the thinking behind OFX 2.2

[Learn more >](#)

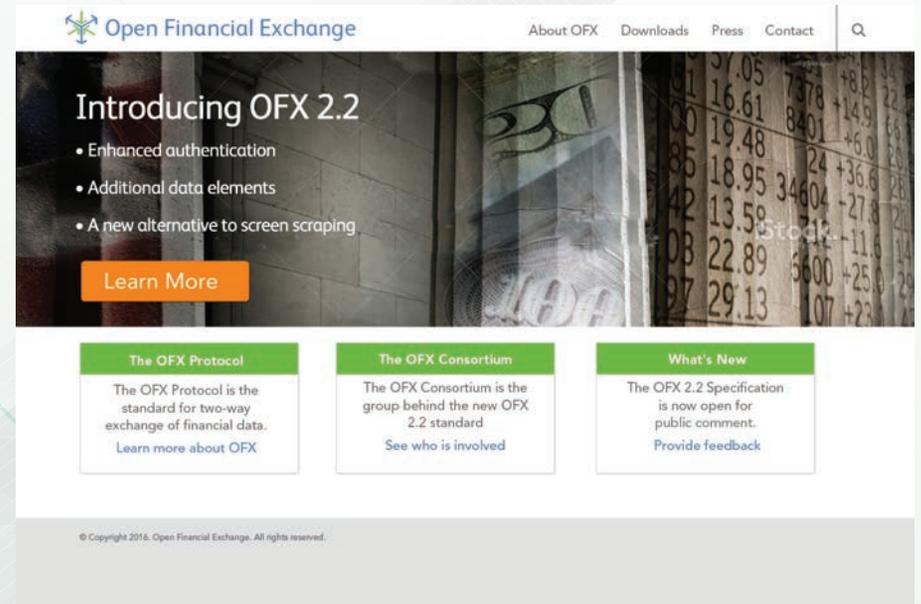
Build your solution

Get access to resources to help you build your OFX solution

[Find out how >](#)

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Proof of concept



I provided my feed back with a couple of different screen shots that has a more modern feel.



User Flow

Homepage

User visits OFX website for the first time looking to browse to get more info about the OFX product. The user is intrigued by the link called About OFX to learn more about the product and how it all got started.

Open Financial Exchange
THE PROVEN STANDARD FOR FINANCIAL DATA EXCHANGE

Press Consortium **About OFX** Downloads FAQ Contact

Introducing OFX 2.2

- Enhanced Authentication
- Additional Data Elements
- Supplemental Implementation Guide

[Learn More](#)

OFX Protocol

The OFX Protocol is the standard for two-way exchange of financial data.

[Learn more about OFX](#)

OFX Consortium

The OFX Consortium is the group behind the new OFX 2.2 standard

[See who is involved](#)

What's New

The OFX 2.2 Specification is now open for public comment.

[Provide feedback](#)

User Flow (about OFX)

About OFX

After the user reads the background the user scrolls down to the next part of the website to get the history of the product.



Press Consortium **About OFX** Downloads FAQ Contact

About OFX

Background Summary

Open Financial Exchange is an open standard for client-server systems and cloud based APIs for exchanging financial data, and performing financial transactions between financial institutions, and financial applications. Further, the API allows the exchange to be facilitated either directly or via an intermediary such as data aggregation service providers.

OFX has been the dominant direct API for banks to provide data to financial applications since 1997. It is actively deployed at over 7,000 financial institutions, and the remaining institutions have easy access to certified OFX servers via all major technology providers and systems integrators. More information can be found at: <http://ofx.org>.

The Open Financial Exchange specification is publicly available for implementation by any financial institution or vendor, and is available for review on this website. Open Financial Exchange is being used by CheckFree, Intuit, Microsoft and many others as the mechanism for supporting financial data exchange in their products and services.

OFX is widely implemented (>7,000 OFX FIs)

OFX is developed and maintained by an active consortium of leading financial application, aggregation services, and financial services providers. Current leading members include Intuit, Xero, Enterprise Engineering, Finicity, and Silicon Valley Bank with active participation of 14 other industry leaders.

User Flow (About OFX_bottom)

About OFX

User scrolls down the page to the evolution of OFX from the date it started to present time. The layout of the timeline is a nice feature that displays the data in a nice order with some animation.

Evolution of Open Financial Exchange (OFX)

1995

Intuit uses a proprietary connectivity bank and bill payment data protocol (NPC)

1996

Microsoft creates Open Financial Connectivity (OFC)

1996

Intuit creates Open Exchange (OE)

2001

Intuit announces it will not support IFX

2000-2004

OFX emerges as the data transfer standard

2005

OFX adoption exceeds 3000 FIs



1997

Intuit, Microsoft, and CheckFree create Open Financial Exchange (OFX) as specification

1998

IBM creates Interactive Financial Exchange (IFX) as another data transfer specification

1998-2000

Financial Institutions use OFX and IFX, creating standards confusion

2006

Intuit introduces EWC (Express Web Connect aggregation)

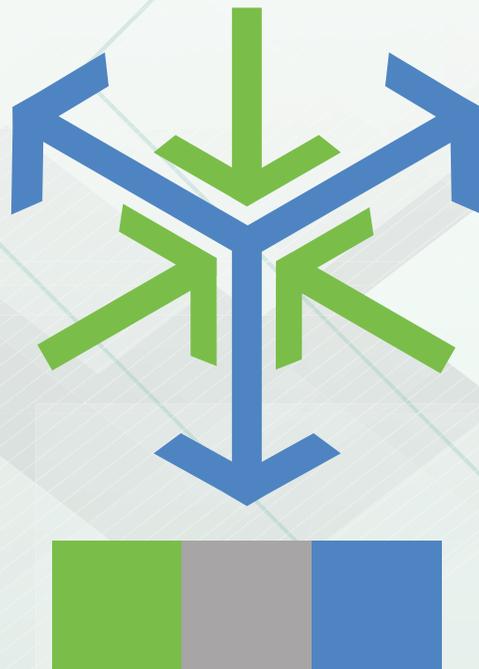
2015

OFX adoption increases to over 7,000 Financial Institutions

Consortium reconstitution

2016

2016 Release of OFX 2.2



Open Financial Exchange

THE PROVEN STANDARD FOR FINANCIAL DATA EXCHANGE

Heuristics Evaluated

- Visibility of system status. Users should always feel in control of the situation and be informed of what is going on ofx.org. Currently use the navigation bar on every page as well as the navigation bar on top. Make sure each page is branded and that you indicate which section it belongs to. Links to other pages should be clearly marked.
- Match between system and the real world. Every element of the interface should be consistent with user expectations and intuitive behavior. Elements match what the user expectations might be like the hyperlinks on the top right side. On the Web, you have to be aware that users will probably be coming from diverse backgrounds, so figuring out their "language" can be a challenge.
- User control and freedom. Make your user feel at ease and confident by providing "emergency exits" and alternative routes. The sites map was planned out in the beginning but over the year's new information has been added. I have notice that the sites supported multiple pages for the same kind of information/support. It feels the old web designer received a request to add content and never reviewed the site map to make sure that data was not already used. Many of the "emergency exits" are provided by the browser, but there is still plenty of room on your site to support user control and freedom. Or, there are many ways authors can take away user control that is built into the Web. A "home" button on every page is a simple way to let users feel in control of your site.
- Consistency and standards. Be consistent in everything (design elements, microcopy, etc). Make sure the same button doesn't perform different actions. The site was updated a year go by adding a new center picture and added three new categorizes to help users navigate to three key areas that don't need login credentials. Platform on the Web means realizing your site is not an island. And "standards" on the Web means following HTML and other specifications.
- Error prevention. Do your best to keep users from making a mistake. Eliminate any interface element that may cause confusion and lead to an error. Because of the limitations of HTML forms, inputting information on the Web is a common source of errors for users.
- Recognition rather than recall. Never rely on user's memory. Although the navigation bar is on the left side on every site it clutters the real-state. For the Web, this heuristic is closely related to system status. If users can recognize where they are by looking at the current page, without having to recall their path from the home page, they are less likely to get lost.
- Flexibility and efficiency of use. The interface must be easy to navigate and shouldn't require too much effort on user's side. The site looks easy to navigate but when you start to click and go deeper into the site the information is either very out dated content or it does not provide the right information. All of these rules for "design to be bookmarked"

Heuristics Evaluated -2

- Aesthetic and minimalist design. Have less clutter and more focus on the content. The site needs less clutter of too many choices to the user by providing too many hyperlinks. The most important content should be pulled out and provide the right amount of topics in the navigation bar. The best way to help make sure you are not providing too much (or too little) information at once is to use progressive levels of detail. Put the more general information higher up in your hierarchy and let users drill down deeper if they want the details. Likewise, make sure there is a way to go "up" to get the bigger picture, in case users jump into the middle of your site.
- Help users recognize, diagnose, and recover from errors. Explain the error in a friendly voice and suggest further actions to recover from the error. Never let your user feel frustrated. Errors will happen, despite all your efforts to prevent them. Every error message should offer a solution (or a link to a solution) on the error page.
- Help and documentation. Make sure to have all important information and FAQ in place. The site is missing key information to help the user get support or navigate to the correct area of the website. The navigation bar on top is outdated information from years ago that don't really support the current supported issues. For the Web, the key is to not just slap up some help pages, but to integrate the documentation into your site. There should be links from your main sections into specific help and vice versa. Help could even be fully integrated into each page so that users never feel like assistance is too far away