Graphical Guidelines
for
"Internet banks"
Appendix B

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“Solo”, MeritaNorbanken’s “Internet bank”
The “Internet bank” “Solo” is presented together with information about other services and information about MeritaNorbanken at the web-address www.nb.se. As a user you can choose to log in to the “Internet bank” by using a one-time code received from the bank or by using a security card also received from the bank. Most users are using the one-time codes since they are easy to have in hand at all times. When logging in the personal security number are used to specify which client who wants to log in, together with a personal code always used when doing business with MeritaNorbanken and finally the one-time code.

Description of “Solo”
This chapter will describe a few parts of “Solo” that are specially mentioned in the essay to give a clearer picture to users that are not familiar with “Solo”.

A welcome page is shown when a correct log-in has been made, here the user can read about the different services offered in the “Internet bank” and also make the choice of where to go, for example getting a financial overview or make payments.
The graphical interface is quite simple with only a frame at the top and one to the left with a logotype of “Solo” and MeritaNordbanken, but also links to the different services offered.

![Figure 2](image)

*Figure 2 This is the welcoming page shown when the users successfully has logged in.*

When a link are being clicked, more short cuts to services are shown that are connected to the main service. For example the service “Payments” (Betalningar) will show sub services like “New” (Nya), “Upcoming” (Kommande), “Information” (Information) and “Register e-invoice” (Anmäla e-faktura), though to know if the main service do have sub services an arrow is shown behind the name of the main service. The only way to reach the services is by clicking at the service at the left side of the web page. It could be confusing to the users as the information about the services are shown with bolded text and they have the same font size and format as the links on the left. The designers that made the graphical layout of “Solo” have been thrifty with the colours, though the colours used are the ones representing the MeritaNordbanken and are well known by the bank customers. To minimise the complexity, no pictures are used except in the help file where the users can get help if questions occur on how to pursue with a task.
Figure 3 One of the services the user can use is payments, in the left frame you can also see how the designer shows the sub-links.

On every web page some information is shown to help the user getting started with the next step in the ongoing task and also other valuable information that could come in handy to the user during the proceeding. When something has been changed, for example the user has made input with a payment date that cannot be fulfilled because of weekends, the date will be marked red and information will be shown in the window. Though the information about the changed payment date is placed together with the other information in the same text format and colour, which can make it hard to find among the other text.
Inmatningskontroll

Figure 4 When a user makes a false input, for example an expired date for the payment, the date will be shown in red to make the user aware of the automatic correction that the application then makes.

Betalingar

Figure 5 Displays upcoming payments. Red-coloured text indicates that the registrations or the payment is not fully correct.
But if the user makes a false input that is totally wrong in the form-fill-in the information will be cleared and the user have to fill-in new information. The possibility to change or cancel the operation is always given when a task is supposed to be approved by the user. The buttons are placed together in a group at the bottom of the page to really give the user no hesitation of what choice that can be chosen from. When a user choose to change the information, the previous page will be shown, though the form-fill-in will be empty so that the user has to re-write all the information. If OK, is pressed to approve for the next part of the payment and some of the information is wrongly written, the form-fill-in will be shown again and the information written before will be gone.

If the information is entered correctly a confirmation page including a KLAR-button is displayed to inform the user of the information registered. This KLAR-button is presented for most of the actions possible to perform on “Solo” except for the security transaction pages (figure 7). Security transactions (Värdepapper) follow the same steps as payments, apart from the mentioned KLAR-button.

Figure 6 After a payment has been performed a confirmation page is displayed.
Figure 7 After a security transaction has been registered a confirmation page is displayed.

The last section, “Self-service shop” (Snabbköpet), indicates the possibility of applying for new accounts.
Figure 8 “Snabbköpet”, which makes it possible for the user to apply for new accounts.

Colours used
Red colour is being used throughout the whole “Internet bank” to make the user aware of changed information, services that have not been performed of some reason and so forth. The colours black is otherwise used mostly in all text information and they’re in different formats and sizes depending on the importance of the text. Blue is also used in the text to reference to web links and anchors further down in the text.

Logging out
When the user wants to log-out the function is found together with the help file in the middle of the frame. It is marked with a cross just like the top right corner of the most used web browsers for example Internet Explorer and Netscape Communicator. The cross is a little bit confusing, when it can be connected to the close X in the web browser, therefore some users forgets to log-out and believe they do it by closing the window.

Figure 9 Logging out of “Solo”, this screen will be shown before you are sent to the main webpage of www.nb.se.

The whole page gives the impression of an easy used page, though some lack of information for new users is still missed to really make it user-friendly. It is a web page that is easy to learn, and after a few times of use the functions feel natural to perform without any hesitation and problems.