U.S. Bank — Apply Platform

Online Financial Products Applications

Role: **Information Architect** · Team: **1 IA + 2 Business Analysts + 1 Product Owner** · Delivery: **2012**

STRATEGIC CONTEXT

In 2011, U.S. Bank stood at an inflection point in American banking. Online account opening had become the primary digital entry point for new customer relationships — but the bank's public-facing application experiences reflected the limitations of an earlier era: limiting fixed-width layouts, navigation that buried products behind undifferentiated lists, and a product application suite that felt like a different website depending on which product you were applying for.

The stakes were real. In 2010, 46% of U.S. adults banked online, with younger adults driving double-digit growth in digital banking preference year over year. Every abandoned application was a customer relationship the bank never formed — at exactly the moment customers were accelerating toward digital.

U.S. Bank's response was to build a unified "Apply Platform": a structured framework standardizing online application flows across every financial product the bank offered — checking, savings, home equity, mortgages, investments, student loans, and lines of credit. The goal was one coherent platform, consistent across product lines, compliant with each product's regulatory requirements, and deliverable through an offshore development team (Wipro Technologies) under speed constraints.

PROBLEM

Two problems compounded each other.

Applications were inconsistent. Each product flow had been built independently and last updated in a different era — no progress indicator, no save state, visually disconnected from the rest of the site. Every product felt like a different website.

Applications had usability problems. The live production site had five documented failures: a session timeout modal with no countdown, a third-party exit that triggered two simultaneous browser dialogs, an error page with no recovery path, and product selection modals that fired automatically with no way to dismiss them, etc.

The fundamental IA challenge: how do you impose a consistent, compliant structure across legally distinct, technically separate financial products — without slowing delivery, without institutional knowledge, and while fixing a production experience that was already failing users?

MY ROLE

I was brought in as the sole Information Architect on a contract engagement — the only UX / IA practitioner on the project — to pick up work that was started for one of the products and deliver the Apply Platform across its remaining releases.

Working with two business analysts and a product owner, I owned all wireframe and IA output for the initiative. That meant absorbing existing work, triaging what to preserve and what to rebuild, and producing annotated wireframes across every product application flow for an offshore development team that required precise, specification-ready documentation to implement correctly without a design presence in the room.

I managed multiple concurrent workstreams across four consecutive product releases, producing 244 wireframe screens across 24 documents — twelve application flows, two calculator tools, and a library of documented UX design decisions, each rooted in direct critique of the live site.

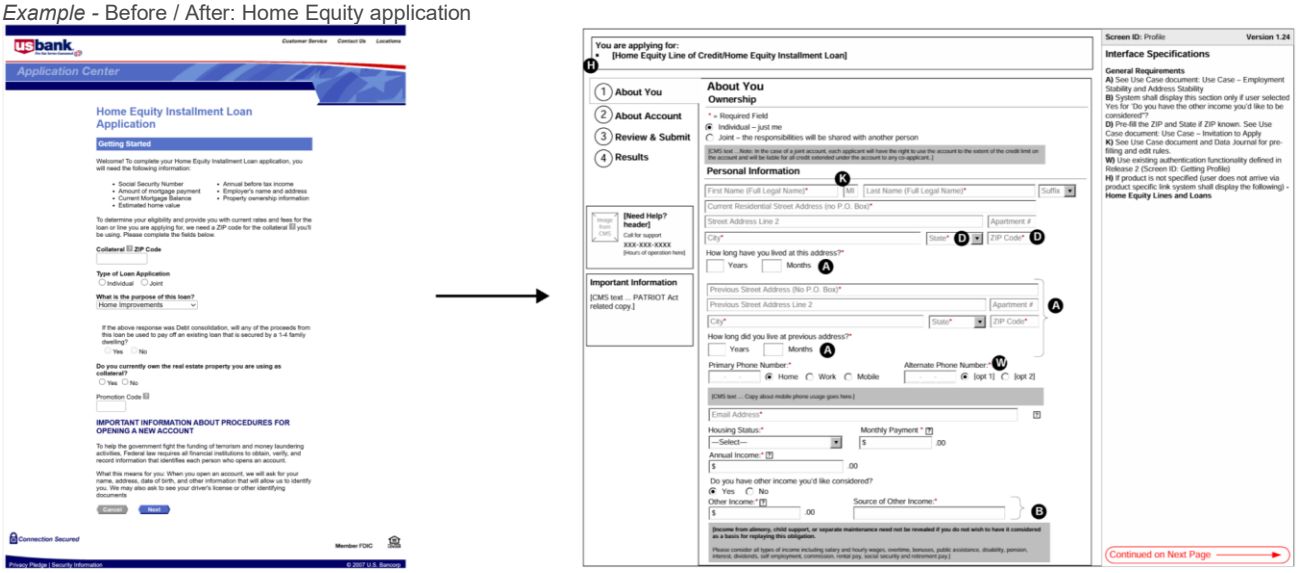
SOLUTION

The core decision — and the one that made everything else deliverable at speed — was a single templated IA framework. Rather than designing each product flow independently, every application used the same four-step structure: About You, About Account, Review & Submit, and Results. Product-specific fields, compliance requirements, and regulatory disclosures were applied within that consistent shell.

At the site level, fixed-width layouts were replaced with fluid designs and long product lists were restructured into flyout menus — prerequisite work before the application flows could be addressed

The framework also handled authenticated pre-fill for existing customers, a Save & Return Later mechanism, bundled package flows with conditional routing, and CMS-driven content zones that separated IA structure from product copy. Every screen included an Interface Specifications panel with labeled conditional logic, button and link behaviors, and screen IDs — giving the offshore development team a specification document as complete as the wireframe itself.

Example - Before / After: Home Equity application



I M P A C T

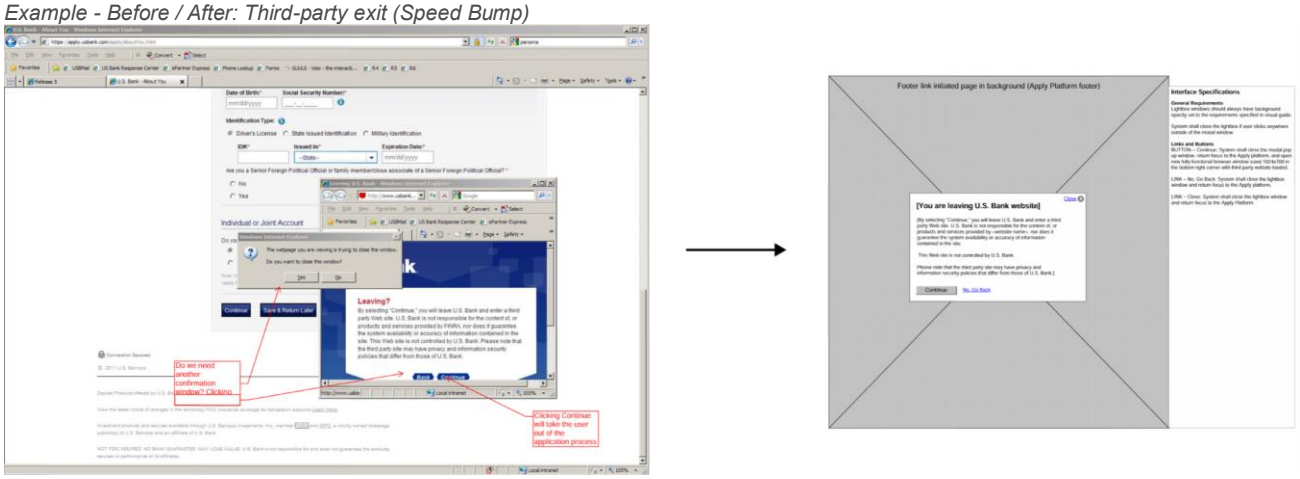
Specific conversion metrics were not tracked or retained from this period — speed of delivery was the organizational priority, and formal UX measurement was not yet standard practice at this level of the industry. What can be said with confidence:

244 annotated wireframe screens delivered by a single Information Architect over 12 months, across four consecutive product releases, covering every major consumer financial product category the bank offered online.

Five documented UX failures in the live production site — each captured in browser screenshots with annotated critique — were resolved with designed solutions that improved clarity, reduced user abandonment risk, and brought the experience in line with the platform's own standards.

The offshore Wipro Technologies development team was able to implement these artifacts without a design presence in the room. The specification quality was sufficient to bridge that distance across all twelve application flows.

Example - Before / After: Third-party exit (Speed Bump)



U.S. Bank's sustained investment in the digital application experience over the following decade resulted in 80% of its transactions happening online by the mid-2020s — a trajectory that required exactly this kind of foundational infrastructure to be built correctly in the first place.

> *"I worked with Alex at US Bank on highly technical and complex projects involving analyzing use cases and creating wireframes for a better user experience. Alex designed and created all wireframes carefully and meticulously. He typically worked on several simultaneously and somehow managed to keep them all straight. As a writer and on the more creative side of things, I asked questions frequently for clarification. Alex always listened and made adjustments if necessary. He knows how to collaborate and helps people get the information they need to make better choices."*
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> **— Carol Brenner,** Content Strategist

KEY LEARNINGS

Being dropped into a mid-stream project in a regulated industry, as the sole IA, with speed as the primary constraint, is a clarifying experience. The instinct to start over is usually wrong. The discipline is triage: knowing what to preserve, what to rebuild, and what to complete — and making those calls quickly without the institutional knowledge a first-day hire would normally have.

The templated framework was the project's pivotal decision — and it was an information architecture decision, not a visual one. Recognizing that twelve different product flows had more in common than they had different, and designing the shared structure first, was what made the rest of the work possible at the required pace. A custom solution for each product would have taken three times as long and produced fractured results.

Designing for an offshore development team changes what completeness means. A wireframe sufficient for a co-located team is not enough when the implementer is on a different continent with no ability to ask a quick question.