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The Strategy Behind California Bank & Trust's New Mobile Suite

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After only a year of offering mobile banking, California Bank & Trust (CB&T) is already upgrading its mobile suite. The new offering will include a range of business banking products and new payment and bill presentment functions for personal accounts.

The software that powers mobile banking at California Bank, [a subsidiary of Zions Bancorporation](#) (ZION), is hosted by mFoundry, though much of the design work is handled internally. Susan Brown, senior vice president and marketing group manager for the \$10 billion-asset bank, recently discussed how the bank's mobile team researches opportunities, determines timing and designs the user interface.

BTN: What was the thinking behind the new mobile features?

Brown: A year ago, we introduced mobile for personal accounts, and did not include bill pay. This year, we introduced the bill pay portion of the mobile app for personal customers and introduced mobile for small business customers that included bill pay. The schedule allowed customers to get experience using mobile for personal accounts. And it helped us [from a usability perspective] to roll out payments and business mobile at the same time this year.

What does the business app look like?

The [app design] is dependent and on the type of small business, it varies in terms of the business' industry and size. In general, the main functions of the online channel are being made available to the mobile channel, to allow people to access the bank at any time in any place.

Are you offering mobile remote deposit capture and tablet apps?

We are not offering mobile RDC, but it is on the horizon. It's something that we are looking at. We're developing tablet apps right now. We want to make sure that whatever change we're offering has the same customer experience as other venues such as branch, online, and mobile. We're looking now at how tablets are being used. In some cases they are replacing computers. That would make the tablet [use case] similar to PCs.

How does the use of devices like smartphones and tablets for non-banking purposes play a role in strategy to develop banking apps?

We talk to a number of people about how they use mobile devices...we talk to people who come into the branches and engage with us over time to find out what devices they are using and how they are using those devices — that tells us how people like to use mobile. Most people find that mobile devices are a great venue for them, as long as the app is easy to access and easy to use. That has helped us with [developing the user interface] to ease navigation. We want to minimize the number of moves you have to make to get the information you want.

How does that impact design?

You want the app to be easy to read. You have to consider [the impact] of using a lot of color in the design, and the font of the type. Is it in all caps? You have to see how all of that works together. We spend a fair amount of time looking at color and size of the type. The design is worked on by a cross-section of people, from marketing, business lines, and tech, as well as people who are in the field interacting and taking input from customers.

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