

IMMERSANT

MARSHALL & ILSLEY

USER EXPERIENCE BRIEF

Draft 1.0

Revision History

Status	Version	Comments	Date
Draft	1.0		

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Introduction

1.1. Purpose

This document establishes the vision and defines the boundaries for the user experience associated with the Marshall & Ilsley Web site—including graphic design, interactivity, voice of the writing, and branding. The content in this document is traceable to M&I e-Business Plan, the scope laid out in the statement of work, as well as the brand promise developed for the web site (included as Appendix A - in this document).

This document forms the basis for the architecture and design specifically of the first phase of the Marshall & Ilsley Web site. The principles and guidelines herein should be validated through iterative design feedback at defined points during the development cycle.

1.2. User Experience Defined

The user experience of a Web solution consists of the synthesis of the following elements:

- Goals and vision
- Target audience (end-user segments)
- Branding strategy
- Graphic design and tone of writing
- Information structure, navigational mechanisms, and content
- Interactive design

Goals and Vision

The Marshall & Ilsley (M&I) web site is intended to better address the diverse financial needs of its existing customers and potential customers under one cohesive brand that affords easier access to financial information, products, and services. The site will also serve as a high-utility channel that makes it convenient for M&I customers to access and transact their financial data online, allow for direct access to online products and services and build on customer loyalty by providing relationship building content.

Every aspect of the user's experience with the M&I web site needs to make the user feel that they are being personally catered to, whether their needs are high-touch or largely self-service. The delivery of site content and utilities must be compelling enough to entice users to return on a regular basis. Looking ahead this may demand additional partnerships with third parties, to deliver industry-relevant content. Finally, the site experience should lend itself opportunities to cross-sell additional complementary services to its customers when appropriate.

1.3. Assumptions and Constraints

With respect to the creation and evolution of the Marshall & Ilsley Web site, the following assumptions and constraints are noted:

- Due to timing issues, a first release—with a goal increasing customer satisfaction and acquisition—is required. The first phase of the web site will establish a consistent look and feel (brand) across all of the business lines and will serve as a framework for growth. The existing site content will be reorganized to better serve the motivations of M&I's existing and potential customers base.
- The site will be based on a flexible architecture allowing for various content enhancements and periodic graphic 'face-lifts'. A content management tool will aid in the administration of product-related content by using templates and style guides, which allow business units to update content while maintaining a consistent, org-wide presentation.
- Some of M&I's existing corporate colors are difficult to render in the web color space, as there is not a direct color-equivalent with that used in M&I's print material. Therefore, the M&I appearance will be achieved by closely matching standard web colors to that of the corporate color standards.
- Images used in the redesign of the M&I web site may come from royalty-free image collections or may be selected from images supplied by M&I Corporate Marketing. The primary benefit of using royalty images is the significant reduction in cost and delivery speed. Source of images will need to be determined.
- *The site will be designed for PC-based media-rich browsers (specifically, version 4.0 and greater of both Internet Explorer and Netscape Navigator. The site will degrade gracefully, sacrificing appearance and behavior—but not functionality—for earlier versions of browsers. (TBD)*
- *The site will be optimized for ? pixel x ? pixel screen resolution...(TBD)*

Target Audience

1.4. Segmentation

Segmentation still to provided by Marshall & Ilsley. Profile

Customer profiles to be provided by Marshall & Ilsley.

1.5. Customer Market

The State of Wisconsin continues to experience strong growth. Wisconsin has gained over 382,800 residents since the 1990 Census. The state's estimated population for January 1, 1999 is 5,274,827 - 7.83% increase since 1990. From January 1, 1998 to January 1, 1999, the state's estimated population changed nearly 40,000 persons or 0.8%.

- **Geography**

- Primarily M&I Bank is spread across the state of Wisconsin with a few non-M&I-branded branches in the state of Arizona, Nevada, and Florida. M&I Trust has presence in 28 states with the ability to market nation wide.
- **Industry. The percentages of employment by industry are as follows:**
 - Services (28%)
 - Wholesale and retail (25%)
 - Manufacturing (16%)
 - Government (14%)
 - Transportation and communication (6%)
 - Finance and insurance (6%)
 - Construction (5%)

Additional market profiling to be provided by Marshall & Ilsley

Branding Strategy

1.6. Overview

Immersant provides this branding strategy to set the requirements for a rich online user experience for the M&I Bank site redesign. Immersant's solution is to create a powerful and coherent user-experience for all M&I Bank clients and prospects. In this section we recommend approaches for the online brand, and visual design.

M&I Bank's stated goal is to redesign its site to optimize overall usability by:

- Synthesizing the current separate web sites into one unified online presence
- Creating a user focused site that is designed from the customer perspective, not the lines of business
- Defining a compelling online brand that capitalizes on the strong offline brand
- Increasing current customer upselling and cross selling
- Increasing the number of new customers
- Increasing ease of use
- Reducing user frustration
- Accommodating interactive content
- Increasing the proportion of completed transactions

1.7. Discovery

Immersant conducted a requirements workshop with key M&I Bank personnel between January 11 and 14, 2001.

During the workshop, the Immersant team, together with the M&I Bank participants, identified both the current and historical perspective of the M&I Bank brand.

Additional discussion was conducted regarding the sites of M&I Bank's competitors. These sites were analyzed for their look and feel (first impression), navigation (ease of use) and brand effectiveness. It was determined that few sites excelled in all areas.

The creative requirements we found are based on a combination of the site redesign goals and the main messages identified during Discovery through the branding workshop exercises, meetings with marketing representatives from M&I Bank and executives from M&I Corporate, and also information gathered from marketing, the Corporate Style Guide, and the Corporate Annual Report.

(Were they actually defined in those meetings, or were they extracted from the output?).
From this discussion, our design recommendations will be presented in this document.

Analysis

1.8. The M&I Bank Brand

The Immersant team reviewed the M&I Bank Brand. The following summarizes our understanding of the brand, as it exists today:

The essence of the M&I Bank offline brand consists of 4 qualities:

- commitment to quality customer care
- progressive leadership
- secure stability
- professional excellence

This brand promise is impressively consistent throughout the organization – from corporate divisions to all of the lines of business. There is genuine pride in the staff at working at M&I with authentic dedication to the personal needs of the customer – in all lines of business. Public confidence has been built up over many years and is an important asset to the M&I Bank, as it seeks to broaden its customer base.

These qualities result in financial success and security for its customers and for the company. M&I is committed to being a leader in the banking industry with a focus on progressive leadership, strong technology, and leading edge products.

Stories reinforcing the brand promise

There are stories and legend connected with the M&I Bank brand. These reinforce the key qualities that distinguish the M&I Bank brand – commitment, stability, quality, and leadership.

Among the marketing assets are “coffee table” type books with pictorial history and anecdotes about M&I and its founders.

1.8.1.1.1.Consistent and clear values

Because the M&I Bank brand is so consistent across all lines of business the online branding can easily enhance and reinforce the brand essence and recognition factor creating the trust and confidence sought after by online consumers

Strong, effective logo

The logo portrays the essential qualities of M&I Bank through font and color. The M&I symbol is made up of specifically drawn letterforms that have been carefully placed and proportioned. The font is sans serif, which is a plus for online design. The logo design is simple, modern, stable, and bold. This type of logo is very successful at conveying leadership, commitment, stability, and success for large corporations with many lines of business.

The M&I Bank brand relies on the strength of consumer recognition and understanding of its logo.

1.8.1.1.1.Weaknesses

Weak online branding

1.8.1.1.2.The M&I brand currently has not evolved from the print to digital medium. It needs to be extended to digital media. Online branding attempts so far do not convey the consistent brand promise of the M&I Bank

1.8.1.1.3.Growing Threat of Competition

The risk continues to accelerate for presenting mixed messages online and continuing to have an inconsistent look and feel.

As the M&I Bank’s competitors continue to develop an effective online presence, this will begin to overshadow and diminish the M&I Bank brand message of commitment, leadership, stability and financial success.

1.8.1.1.4.Limiting, detrimental identity perceptions

The M&I Bank is sometimes viewed both internally and externally as stodgy, behind the times, too conservative, and therefore unappealing to the new crop of potential customers. Even existing customers, who now have more options than ever before, are at potential risk for seeking services elsewhere.

1.8.1.1.5. Logo – limited to local recognition only

The logo has a high recognition factor only within the Wisconsin borders.

Outside of the Wisconsin area, the logo could be problematic in creating high visibility. Until the logo itself becomes a household word, the initials of M&I are vague and could be confused with other companies etc.

Recommendations

M&I BANK branding should convey ideals and qualities that never change and can be powerful influences in the marketplace. Brand can help define products and services, differentiate you in competitive situations, and help create consistent, effective sales and marketing messages. If properly implemented, branding is consistent in character, unique, and establishes unity, personality and distinction. This needs to be conveyed with clear, simple messages, intelligent, easy to use design, safe, secure transactions, and high quality business and commercial services.

On the Web, users look for and are informed about your company “at the entrance” and make assumptions on the nature and quality of your business based on visual cues found on your site. This is all in the realm of branding online. In addition to content, organization, imagery, and logo treatment all create your online brand

Brand Promise

The essence of the M&I Bank online brand must convey of the same well-established offline brand promise:

- commitment to quality customer relationships
- progressive leadership
- secure stability
- professional excellence

In moving from an image of being too stodgy to a balanced combination of innovation and stability, it is not necessary to change the fundamental elements of the M&I Bank brand or message. There is no need to be “wacky” in order to appear current, innovative and successful. It is much more effective to keep the known elements and use them intelligently.

The goals for the redesign of the site also include secondary marketing messages. The main messages we identified are listed as follows:

- **M&I Bank is there with you every step of the way.** M&I BANK is a companion you can rely on for increasing abundance and security for you and your loved ones. This message is demonstrated through the brand essence of M&I – stability, quality customer care, superior technology and progressive leadership. This message capitalizes on the journey as presented by one of M&I Bank – a financial company to M&I Bank – a sought after companion for all of your life stages and for you and your children.

- **The M&I Experience** – the ease of doing online business with M&I BANK, promoted internally and expressing externally as customer satisfaction
- **Current Success** – M&I BANK can draw on its current success in each line of business, reinforcing the current success message in every section, in every area of financial services, M&I will be perceived as the leader. Message: “Let M&I put this success to work for your customers”.
- M&I helps you grow, manage, accumulate and plan for money – M&I needs to reinforce that they are a financial services company not just a bank

1.9. Secondary Branding Relationships

1.9.1. Additional Identity Needs

According to the information gathered during the requirements workshop, certain lines of business at M&I have secondary identity needs that can be addressed in each of the areas. Immersant has identified needs that each line of business has in terms of branding and identity. The following list describes the secondary themes to be reinforced in these areas:

- **Retail consumers**
- **Businesses**
- **Commercial**
- **Leasing**
- **Investors**
- **Institutions**
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Retail consumers

For online consumers, the M&I Web site recognizes your value and caters to your needs, by delivering personalized solutions easily, and efficiently. Encouraging repeat visits and extended brand awareness – for consumers to think of M&I as the answer to their entire life event financial needs.

Small businesses (up to 10 million)

The M&I Web site is your one stop business portal that recognizes your value and caters to your needs, by delivering smart business solutions that help you save time and help you grow your business.

Commercial (10 million and up)

The commercial M&I Web site is high end, high tech, and product delivery system with a seamless integration of essential tools for commercial customers to conduct business and transactions efficiently and easily. M&I will be seen as quick, savvy, and progressive, counteracting a weak brand perception as being stodgy and too “blueblood” for potential new commercial customers.

Leasing

For leasing consumers, the M&I Web site recognizes your value and caters to your needs, by delivering personalized solutions easily, and efficiently. This part of the site will be primarily a sales and marketing tool for the leasing sales staff. By

using the site to conduct demos, tours, and provide calculation tools, strong relationships can be built.

Investors

The investment M&I Web site is high-end, high tech, system with essential tools for investment customers to conduct transactions efficiently and easily. M&I will be seen as quick, savvy, and progressive, counteracting a weak brand perception as being only a bank not as a successful financial services company.

Institutions

For institutions, The M&I Web site will be seen as an experienced, flexible, leader in the institutional market. M&I will promote its status in the industry as one of the top 20 plan providers in the country conveying its long, successful history and the deep, broad capabilities of this division, and offering robust viewing and transactional functionality

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Key Success Factors

1.10. In addition to the promise and secondary marketing messages, guidelines for the fundamental Web-site mechanisms were defined. The results are presented in a worksheet, presented as Appendix A - below. The highlights are summarized in this section. Using visual design elements, copy, interactive architecture, and other elements of user experience, the M&I site will take into account the existing disjointed web sites and bring them together in one cohesive brand presence. By doing so it will serve to strengthen existing customer relationships and portray M&I as a seamless ‘brick ‘n click’ organization to potential clients and investors.

Ease of use is key to the site’s success. The site must be organized for simple, intuitive navigation. All global navigation must clearly defined and consistent throughout the entire lines of business.

The design of the new look-and-feel is wrapped around a number of key changes including the new navigation architecture, and edited or new content The overall result should have a major impact visually by:

- Reducing clutter
- Streamlining functionality within any given segment
- Requiring less overlapping navigation
- Decreasing confusion and frustration

Leave the impression of simplicity and elegance, while providing clear and efficient pathways among frequently used information and services

1.10.1.1.1.1. **Our initial design direction begins with the M&I Bank corporate standards, remains true to them, then extends and evolves from that source. The M&I Bank** corporate standards are minimal, almost singular. While that can be seen as a limitation, used effectively, they can be a powerful influence that can grow from working from such a singular source. The main goal in branding is to effectively focus your message and convey your essence in as distinct and focused way as possible. Most successful brands have a single quality associated with them and that quality can be very specific

1.10.1.1.1.2. *Corporate Standards*

1.10.1.1.1.3. **Logo**

The M&I Bank logo signifies the essence of a progressive company. The logo design is simple, modern, stable, and bold. This type of logo is very successful at conveying leadership, commitment, stability, and success for large corporations with many lines of business. We believe it is important to be proud of the logo, promote what it stands for. With all the unease in the digital marketplace, now is the perfect time to create consumer confidence in a recognized symbol of stability and success.

1.10.1.1.2. *Colors*

The official style guide provided by the M&I Bank corporate headquarters present a limited palette. The following colors should be used on the site:

Main colors:

Cool Gray

Reflex Blue

Pantone 286 Blue

Black

White

1.10.1.1.2.1. **Contrast colors:**

Orange

Copper

Blue-green

Gold

Silver

The primary color combination reinforces the sense of stability, longevity, and leadership. This color scheme is used for success, as in blue ribbons for awards, for use in formal events, by conservative institutions, and in conservative dress.

Photographic Imagery

As a preliminary design approach, we may consider the use of photographs. If used, the images in the site should follow these guidelines:

- The photographs need to speak to a target audience
- Photographs need to show diversity in ethnic background, gender, age and marital status.
- The photographs need to focus on people in actions embracing life wherever possible.
- Images should reinforce the visual message of success, i.e. time for leisure and enjoyment as the fruit of wise investments.

The overall result should have a major impact visually by giving the impression of:

- Warm and welcoming, encouraging people to stay and return.
- Makes the user feel confident and secure
- Reassures the user's privacy
- Conveys a sense of utility
- Reinforces the brand promise of M&I

1.11. Competition

In retrospect, after reading through this section, I don't think it belongs in this document. It is more applicable as part of the scoping document for the business requirements. There are some claims below regarding user experience, but they are all general and of unknown source. By highlighting them in this document, there is an implication that we are striving to reproduce or exceed the user-friendliness of the competition. Yet, we do no analysis of the user-friendliness of the competition, which leads me to think, after reading through the whole section, "So what? How does this allow us to form any direction for M&I?"

M&I conducted a competitive analysis (see M&I e-Business Plan) of local and national competitors. The analysis also talks about M&I's strengths and weaknesses in comparison to their nearest competitor within the Wisconsin market, and the slow acquisition rates of customers. Highlights from the analysis are presented below????? It's not clear to the user where all of these conclusions are coming from. Please clarify.

The introduction and acquisition rate of M&I Web customers has been slow to come. Current market penetration is about 4.3%, significantly lower than the national figures. Issues contributing to our rather slow acquisition rate include product instability; minimal development, marketing and support resources; and limited willingness or ability of the branch system to embrace and promote their Web-based solutions. Though M&I is clearly the leader in the market regarding traditional bank presence such as an extensive branch and ATM system, national and regional competitors have, in many cases, invested substantially more resources in the development, support, and promotion of their Web presence, products, and services. Some of the more significant competitors within the market are discussed below.

In general, M&I's most significant competitor within the Wisconsin market is Firststar. However, others like Associated hold market share in segments within the state. Currently, M&I holds the greatest market share of checking households with 16% of the market compared to Firststar's 6% and Associated's 7%. Firststar has a very good Web presence, which is much cleaner and friendlier to use than M&I's (how do you know this? This should be described, or at least this claim should be attributed to a source). A significant strength in their presence is their very broad line of financial product applications. Their Web-based products are good (What does this mean? Plentiful? Tasty? Meet basic customer needs?) but don't appear to be as strong as M&I's. However, their Web Banking product has a painless access function using Debit Card # or SS # as user name and Debit Card PIN # as password. Combined with a DDA application process with disclosures that address Web access, Firststar has made registration and sign-on very user friendly (are we promoting this as the right way to do it? Who thinks it's user friendly?. This bodes well for initial registrations. Their Web-based product now includes Brokerage from NetExchange (same as ours), Trust (using our DSI trustweb.com product), Retirement (not sure of the software), but still lacks a Banking product.

Norwest (as an affiliate of Wells Fargo), now offers an extremely competitive e-commerce solution—similar to that currently in development at M&I.

Firststar This heading seems misplaced.

As a result of acquisitions merging Firststar with Star Bank and then with Mercantile, Firststar is now the number ??_ bank in the nation serving customers throughout the Midwest region. CEO Jerry Grundhofer was recently named 'Banker of the Year' by *American Banker*. The organization has fronted a very handsome Web presence affording access to information on a variety of financial products and services. Calculators and life events are highlighted as well as a myriad of online application forms for various products and services. Firststar also fronts an insurance product and its Internet Banking product has proven quite successful amongst early adapters. Easy enrollment and sign on has proven beneficial in attracting new users. Similar Web-based offerings are available for a number of their other financial products and services.

Bank One

While maintaining a minimal branch presence locally, this organization's Web presence is significant as a result of their overall size. On a playing field that equalizes the competition, it's the investment of significant resources that allow organizations like Bank One to move beyond the competition, providing their Web customers a very sophisticated yet user friendly experience. Web-based products are typical affording the traditional functionality (What does this mean?).

US Bank

Another national presence, US Bank has a stronger branch system locally than Bank One but its Web presence, products, and services take the mode of a ‘follower’ rather than a ‘leader’.

Associated Banks

Good community branch system throughout the market with a rather minimal Web presence and Web-based product offering.

Norwest Bank

A basic branch system is supplemented by an outstanding, feature-rich Web presence as well as very good Web-based products. Ease of online product registration makes them extremely difficult to compete against. Acquisition by Wells Fargo has jumpstarted their online acquisition rate in the marketplace. Wells Fargo recently introduced their e-Store product, an e-commerce target that our MiWeb Store will compete against.

User Experience Elements

1.12. Visual Design

The design of the new look-and-feel is wrapped around a number of key changes including the new navigation architecture (what’s “navigation architecture”?), edited or new content and a further fulfilled brand promise. The overall result is a distinct and new interactive experience, as well as a new look. The redesigned architecture has a major impact visually, by:

- Reducing clutter
- Streamlining functionality within any given business line
- Requiring less overlapping navigation
- Employing simple navigation and ease of use as the key to the site’s success

This section mixes interactive architecture with visual design. These should be treated separately. Above, the first bullet is visual design, the latter three are largely interactive architecture. “Navigation architecture”, (whatever that is) is not visual design.

As a preliminary design approach, we may consider the use of photographs. If used, the images in the site should follow these guidelines:

- The photographs need to speak to a target audience
- Photographs need to show diversity in ethnic background, gender, age and marital status
- The photographs need to focus on people in actions embracing life wherever possible
- Images should reinforce the visual message of success, i.e. time for leisure and enjoyment as the fruit of wise investments

The colors can be used to adjust and adapt to more current styles and design. The primary colors can be used in dramatic and bold ways that say “M&I Bank has always been an intelligent leader in this industry and will remain so for many years, throughout all the changing economic models and channels.”

In the case of the M&I Bank branding strategy, the logo signifies the essence of a progressive company. The logo design is simple, modern, stable, and bold. This type of logo is very successful at conveying leadership, commitment, stability, and success for large corporations with many lines of business. We believe it is important to be proud of the logo, promote what it stands for. With all the unease in the digital marketplace, now is the perfect time to create consumer confidence in a recognized symbol of stability and success.

1.13. Writing

The tone of the writing needs to be professional, inviting, respectful, and friendly, while not too cavalier or casual. The information needs to be responsive offering smart solutions, which instill confidence and comfort in the user. It must be very clear and direct, with a minimal emphasis on unfocused promotional information. Where possible, there should be systematic lead-ins, call outs, or brief summaries to make the information digestible. These techniques will facilitate browsing and scanning behavior used on the web, allowing the user to quickly absorb information on what is being offered, and what the benefits are. Pages should be kept to a minimum of words (no more than 300 to 500 per page) and point form or bullet points should be used to highlight important information.

1.14. Interactive Architecture

1.14.1. Integration with M&I’s existing web sites

The M&I web site (URL to be decided) will be the main portal page from which you can access any of the existing M&I web sites. It will serve to establish a standard set of global navigation links and new site architecture as well as the new brand presence. It will also help to set user expectations by highlighting the product and service offerings of some of the business lines, and attract existing and potential customers by running various promotional offerings.

1.14.2. Site Structure

The site content will be structured to be broad and shallow, achieving two important goals:

1. The users will be exposed to a range of products, offers, and services in a single view, thereby, appreciating the value of M&I Bank.
2. Access to specific information and actionable items will be efficient, with a minimum number of user actions.

1.14.3. Interactivity

The two areas of interactivity for the M&I web site are...*(yet to be agreed upon by M&I once they review the Requirements Matrix and have agreed upon our recommendations).*

1.14.4. Personalization

Personalizing the site experience will be a key element of the long-term success of the Web site, to ensure that content is relevant and timely. Phase 1, however, will not incorporate personalization due to time constraints. This section should tie in to the brand promise(s). There's a lot of mention of personalization there.

1.14.5. Extensibility

Extensibility is an important feature of the interactive architecture, as the site is expected to grow organically over time, incorporating new information and capabilities.

1.14.6. Interface Elements / Navigational Facilities

A search facility is recommended because of the high volume of information that spans the existing M&I web sites. Primary navigation will take place using a pervasive navigation bar on all of the existing business line web sites. A pervasive utility bar will also be provided, for linking to items such as the contact form and possibly a site index.

Logo: The logo portrays the essential qualities of M&I Bank through font and color. The M&I symbol is made up of specifically drawn letterforms that have been carefully placed and proportioned. The font is sans serif, which is a plus for online design. The logo design is simple, modern, stable, and bold. This type of logo is very successful at conveying leadership, commitment, stability, and success for large corporations with many lines of business.

The M&I Bank brand will rely on the strength of consumer recognition and understanding of its logo. The logo has a high recognition factor only within the Wisconsin borders.

Outside of the Wisconsin area, the logo could be problematic in creating high visibility. Until the logo itself becomes a household word, the initials of M&I are vague and could be confused with other companies.

Story/Message: There are stories and legend connected with the M&I Bank brand. These reinforce the key qualities that distinguish the M&I Bank brand – commitment, stability, quality, and leadership.

Colors. The corporate style guide provided by the M&I Bank Corporate Marketing group reflected a very limited palette. Cool Gray, Reflex Blue, Pantone 286 Blue, black and white are the primary color combinations. The primary color combination reinforces the sense of stability, longevity, and leadership. Often times this color scheme is used for success, as in

blue ribbons for awards, for use in formal events, by conservative institutions, and in conservative dress.

Brand Theme: M&I is committed to being a leader in the banking industry with a focus on progressive leadership, strong technology, and leading edge products.

Imagery: There is a variety of imagery used to present the M&I Bank brand. Within collateral documents and annual reports, one finds illustrations in full color; a variety of colors unrelated to the brands primary colors, and in black and white or monochrome. The online and offline imagery is a mix of unrelated elements.

Writing Style/Tone: A dichotomy of styles is used in M&I Bank literature. For the majority of documents, M&I Bank should focus on practical information and facts. However, efforts are made at striking a more personal and persuasive tone that presents M&I Bank holistically – not merely an insurance or investments company, but as companion for life’s journey.

Based on our understanding of the M&I Bank brand, we assessed the current site. The current site uses outdated imagery, inconsistent design and elements, unclear marketing messages, and is difficult to navigate. No clear M&I Bank brand, as we understand it is portrayed on the site.

Appendix A - Experiential Brand Requirements

1.15. M&I Bank–Experiential Brand Recommendations

Experiential Brand Mechanisms	M&I Bank– Recommendations
<p>Experiential Brand Promise A brand is a value statement; the promise a company makes to its customers, trade, investors and its own employees. The ultimate in the brand promise is the online experience. The power of the online M&I brand is measured by its ability to influence purchasing behavior online, create loyalty among its current customers, and attract prospective customers. <i>Effective branding can be the reason a consumer chooses one product over another.</i></p>	<p>Overall Recommendations <i>Theme:</i> keep the original brand promise of M&I Bank. M&I is committed to being a leader in the banking industry with a focus on quality customer care, progressive leadership, strong technology, and leading edge products.</p> <p>This brand promise needs to be conveyed with clear, simple text, intelligent, easy to use design, safe, secure transactions, and high quality business and commercial services.</p> <p>M&I Bank branding should convey ideals and qualities that never change and can be powerful influencers in the marketplace.</p> <p>According to the information gathered during the requirements workshop, certain lines of business at M&I have secondary identity needs that can be addressed in each of the areas. Immersant has identified needs that each line of business has in terms of branding and identity. The following list describes the secondary themes to be reinforced in these areas:</p> <ul style="list-style-type: none"> • Retail consumers • Businesses • Commercial • Leasing

- **Investors**

- **Institutions**

Retail consumers

For online consumers, the M&I Web site recognizes your value and caters to your needs, by delivering personalized solutions easily, and efficiently.

Encouraging repeat visits and extended brand awareness – for consumers to think of M&I as the answer to their entire life event financial needs.

Small businesses (up to 10 million)

The M&I Web site is your one stop business portal that recognizes your value and caters to your needs, by delivering smart business solutions that help you save time and help you grow your business.

Commercial (10 million and up)

The commercial M&I Web site is high end, high tech, and product delivery system with a seamless integration of essential tools for commercial customers to conduct business and transactions efficiently and easily. M&I will be seen as quick, savvy, and progressive, counteracting a weak brand perception as being stodgy and too “blueblood” for potential new commercial customers.

Leasing

For leasing consumers, the M&I Web site recognizes your value and caters to your needs, by delivering personalized solutions easily, and efficiently. This part of the site will be primarily a sales and marketing tool for the leasing sales staff. By using the site to conduct demos, tours, and provide calculation tools, strong relationships can be built.

Investors

The investment M&I Web site is high-end, high tech, system with essential tools for investment customers to conduct transactions efficiently and easily. M&I will be seen as quick, savvy, and progressive, counteracting a weak brand perception as being only a bank not as a successful financial services company.

Institutions

		<p>For institutions, The M&I Web site will be seen as an experienced, flexible, leader in the institutional market. M&I will promote its status in the industry as one of the top 20 plan providers in the country conveying its long, successful history and the deep, broad capabilities of this division, and offering robust viewing and transactional functionality</p>
5	<p>Information Architecture (The site's organizational structure)</p>	<ul style="list-style-type: none"> • Ease of Use is key to the site's success. The site must be organized for simple, intuitive navigation. All global navigation must clearly defined and consistent throughout the entire lines of business. <ul style="list-style-type: none"> ➤ Simple and elegant
5	<p>Navigational Impression (How the user feels as they move through the site)</p>	<p>The design of the new look-and-feel is wrapped around a number of key changes including the new navigation architecture, and edited or new content The overall result should have a major impact visually by:</p> <ul style="list-style-type: none"> ➤ Reducing clutter ➤ Streamlining functionality within any given segment ➤ Requiring less overlapping navigation ➤ Decreasing confusion and frustration ➤ Leave the impression of simplicity and elegance, while providing clear and efficient pathways among frequently used information and services
2	<p>Atmosphere (Tone/Manner) (graphic design, writing, sound, animation, video)</p>	<p><i>1.1.1. Our initial design direction begins with the M&I Bank corporate standards, remains true to them, then extends and evolves from that source. The M&I Bank corporate standards are minimal, almost singular. While that can be seen as a limitation, used effectively, they can be a powerful influence that can grow from working from such a singular source. The main goal in branding is to effectively focus your message and convey your essence in as distinct and focused way as possible. Most successful brands have a single quality associated with them and that quality can be very specific</i></p>

1.1.2. Corporate Standards

1.1.3. Logo

The M&I Bank logo signifies the essence of a progressive company. The logo design is simple, modern, stable, and bold. This type of logo is very successful at conveying leadership, commitment, stability, and success for large corporations with many lines of business. We believe it is important to be proud of the logo, promote what it stands for. With all the unease in the digital marketplace, now is the perfect time to create consumer confidence in a recognized symbol of stability and success.

1.2. Colors

The official style guide provided by the M&I Bank corporate headquarters present a limited palette. The following colors should be used on the site:

Main colors:

Cool Gray

Reflex Blue

Pantone 286 Blue

Black

White

1.2.1. Contrast colors:

Orange

Copper

Blue-green

Gold

Silver

The primary color combination reinforces the sense of stability, longevity, and leadership. This color scheme is used for success, as in blue ribbons for awards, for use in formal events, by conservative institutions, and in conservative dress.

		<p>Photographic Imagery</p> <p>As a preliminary design approach, we may consider the use of photographs. If used, the images in the site should follow these guidelines:</p> <ul style="list-style-type: none"> ➤ The photographs need to speak to a target audience ➤ Photographs need to show diversity in ethnic background, gender, age and marital status. ➤ The photographs need to focus on people in actions embracing life wherever possible. ➤ Images should reinforce the visual message of success, i.e. time for leisure and enjoyment as the fruit of wise investments. <p>The overall result should have a major impact visually by giving the impression of:</p> <ul style="list-style-type: none"> ➤ Warm and welcoming, encouraging people to stay and return. ➤ Makes the user feel confident and secure ➤ Reassures the user's privacy ➤ Conveys a sense of utility ➤ Reinforces the brand promise of M&I
4		➤
3		•
1		•
5		➤
5		➤