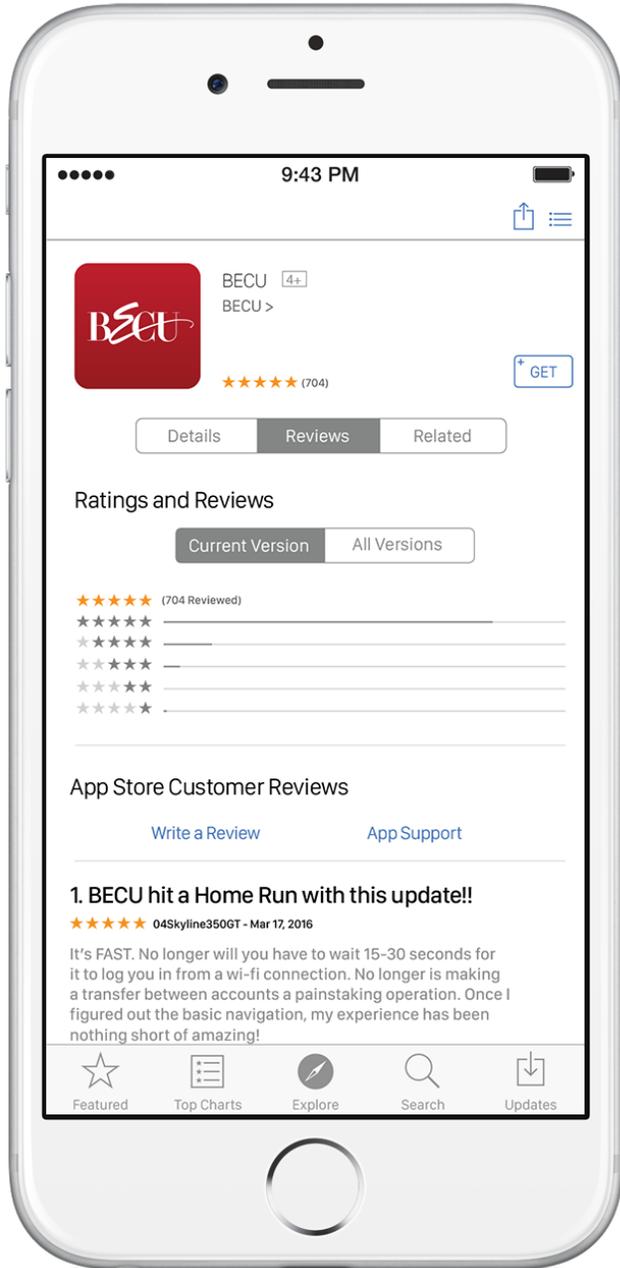


A man with a beard, wearing a grey knit beanie, black-rimmed glasses, and a blue denim shirt over a white t-shirt, is looking down at a smartphone in his right hand. He is also holding a white coffee cup in his left hand. The background is a blurred outdoor setting with trees and a fence.

HOW TO BUILD A 5-STAR BANKING APP





MX worked with BECU to create their new banking app. As of this writing, the app has 704 reviews with an average overall rating of 5 stars.



Jacque McNeil | March 29, 2016

My budget is so much easier to manage in a dynamic system that is updated as soon as I run my card!



Tiffany Warner | March 30, 2016

Excellent! Loved the app before, love the new upgrades! Long time BECU customer, been out of state for 12 years, and the customer service is phenomenal!



Felice Lineberry | March 30, 2016

Love check deposit feature! Easy to use and I don't have to go to the bank anymore when I can do everything in the app!!

WHETHER YOU HIRE AN OUTSIDE TEAM OR EMPLOY YOUR OWN, HERE ARE SOME TIPS THAT CAN HELP YOU BUILD THE COVETED 5-STAR APP

1 HIRE A TEAM THAT PASSIONATELY CARES ABOUT WHAT THEY BUILD.

Software is a messy business and the process of building an app requires difficult decisions on a daily and even hourly basis. Without passion for the cause, designers and developers will cut corners and end up creating a poor user experience. By contrast, a passionate team will make the right structural and long-term decisions to ensure the quality of the final product well beyond the day you launch it.

If a team can't clearly and succinctly answer the "why" behind what they're building, they're not worth partnering with. *Period.* This might seem like a strange philosophy in an industry that some view as purely numbers driven, but it's absolutely essential.

The "why" should center on helping people get their finances in order, something everyone needs help with.

What's more, when technology empowers people to make smarter financial decisions it creates a ripple effect that spills over into other industries. This in turn helps solve the systemic problems facing society today. Broken healthcare, poverty, pollution, corruption — all of these systemic problems intersect with finances at a foundational level. Fixing these problems should drive developers to build quality products.

When the "why" is right, most of the problems in the development process take care of themselves and the result is a 5-star app.

2 SPEND TIME BUILDING THE RIGHT FOUNDATION

The rise of smartphones and wearables has led to a fractured coding environment. Developers now have to worry about different platforms (Android, Apple, Windows, Kindle, etc.) and different devices (phone, tablet, TV, watches, glasses, etc.). Taken together, this complexity can make projects enormously expensive to maintain. Some developers turn to HTML5 to fix this problem, but this approach comes with serious limitations for banking apps, including:

- **A sluggish experience (since banking apps are typically too complex for HTML5)**
- **Doesn't work without an internet connection**
- **Higher security risks**
- **Can't cater to the specifications of all device types and platforms (Apple Watch, FireTV, etc.)**

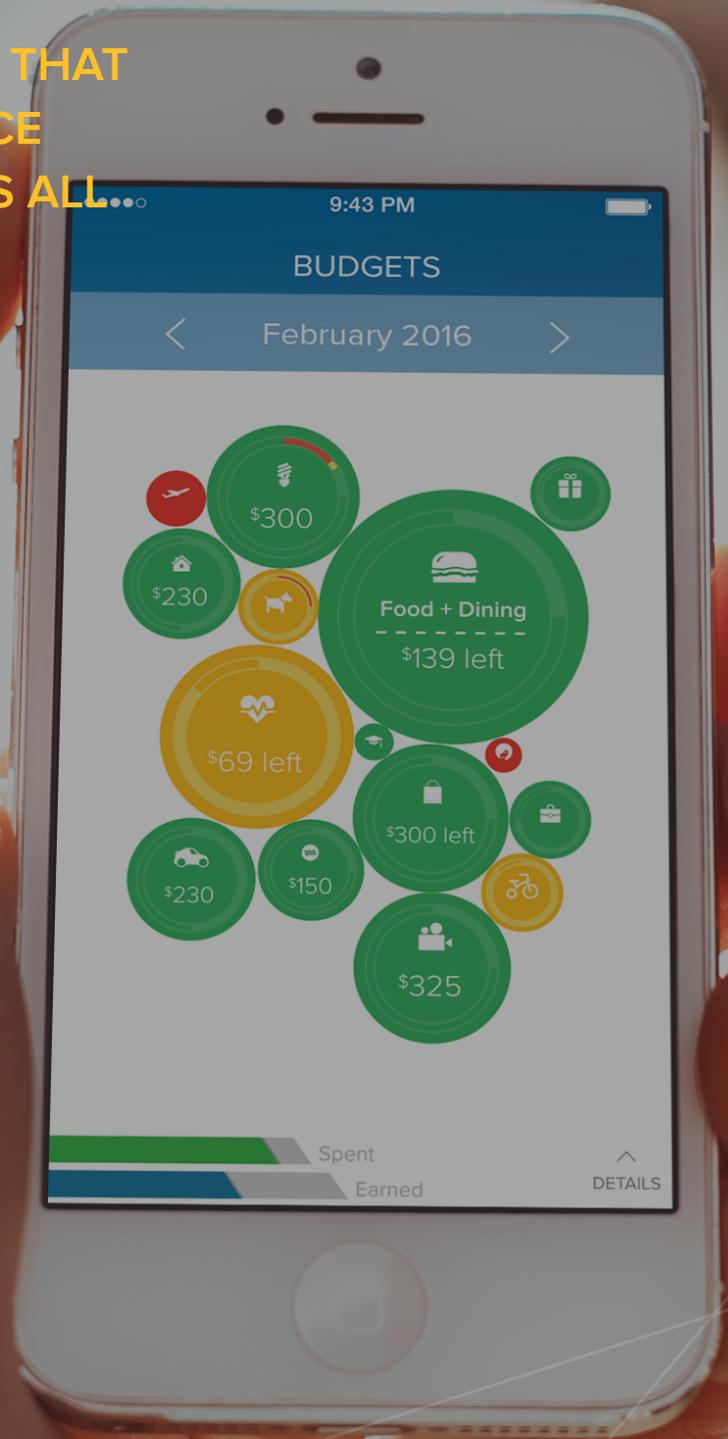
To fix these problems it's critical that developers start from a solid and consistent codebase of C++. Developers should then create a layer of shared C++ user interface code. From there they should write a light wrapper for each platform in order to take advantage of features specific to each device.

For example, to make the banking app work with the FireTV remote, they would code a section in NDK (the language specific to that device). This means that no matter what device your account holders choose, the experience is complete and cohesive.



This foundation of a native, cross-platform app enables the advantages of a native experience (including speed, security, and the ability to meet exact specifications) with the advantages of cross-platform development. That is, the app is native for end users, but developers don't have to start from scratch every time they code for a new experience. This results in dramatic cost savings for financial institutions and a better experience for account holders.

“ONE CODEBASE MEANS THAT A FEATURE IS BUILT ONCE AND DEPLOYED ACROSS ALL PLATFORMS.”



3 LISTEN CAREFULLY TO END USERS, PARTNERS, AND EMPLOYEES

Here are two practical ways to listen:

- 1. Provide account holders with a platform inside the app to voice their opinions, comment on features, and request new features.** This will lead to great insight into not only what needs to be built, but also in what order. Developers can review this information as it comes in and make changes accordingly.
- 2. Hold usability tests regularly.** Communication is hard, and feedback from end users doesn't always reflect how these users actually interact with the app. Usability testing gives you the opportunity to watch users as they directly interact with the app so you can see where users get tripped up while performing certain tasks. Fortunately, you don't have to spend massive amounts of time testing. Just choose 3-5 people and outline a few tasks that you would like them to perform while you observe. To do it right, you must refuse the impulse to help them complete the task. If you notice that users get tripped up on one of the steps, take that information back to the developers.

4 ASK FOR FEEDBACK

This might seem simple, but it's surprising how often this step is overlooked. You will likely not get a highly rated app if you don't prompt users to rate it. Naturally, people who do not like something will be very vocal and those who love it don't always speak up. So if you don't ask for reviews, your reviews will most likely consist of users who are dissatisfied. You therefore have to ask your engaged users to share their love of the app with other users.

By following these steps, you'll dramatically increase your chances of developing a 5-star banking app.

**If you'd like to learn more,
visit [MX.com](https://www.mx.com) or call us at 801-669-5500.**

“YOU HAVE TO LISTEN TO
YOUR AUDIENCE AND
SPEEDILY ACT ON THEIR
RECOMMENDATIONS.”





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