Bankrate 〰

Project	Bankrate.com Mobile Phone Wireframe Design
Author	R Santore
Date	Aug 27, 2012

Revision History

Version	Date	Author	Description

0.1	Aug 16, 2012	R Santore	First draft of the following screens:
			- Global elements/Cobrand
			- Home Page (2 versions)
			- Category Landing Page
			- Rate Dropdown (2 versions)
			- Rate Table (2+ versions)
			- Rate Search
			- Calculators
			  -- Parameters (Auto)
			  -- Result (Auto)
			  -- Result with Monetization (Auto)

0.2	Aug 22, 2012	R Santore	Created new proposed design for site banner Started adding annotations Added the following page types: - Story page – text only - Story page with picture/illustration - Slideshow - Gallery
1.0	Aug 27, 2012	R Santore	Added annotations Updated global banner Added amortization table example Added social links menu and text resize control Added alternative gallery viewer
1.1	Aug 29, 2012	R Santore	Home – added example with popular calculators listed separately from selected rate averages table, updated diagram to indicate that Go defaults to most popular rate type. Rate Tables – added NMLS to some of the examples
1.2	Oct 2, 2012	R Santore	Main Menu – added note that each second level product page in the new IA can be listed Landing Page – added secondary nav bar

Home

Home

Links from Home to Landing
pages and directly to Content
level pages (rate tables,
calculators, etc)

Landing Pages

Mortgage

Auto

Savings

Investments

Credit and Loans

Financial Planing

Insurance

Uncategorized

Uncategorized
News & Lighter
Side

Content / Leaf Level Pages

<Topic>
Rates

<Topic>
Calculators

<Topic>
News, Basics

<Topic>
Blogs

Search Settings
(Funnel)

As appropriate, cross-link:
- Rates and Calculators
- Blogs and News
- News to Calculators or Rates
- Blogs to Calculators or Rates

Wireframes ::

Screen name	Global Elements
Description	Elements that appear on every page include an ad space, Bankrate banner, navigation bar, and footer.

Annotations

1 - Advertisement. Place banner advertisement above the Bankrate banner.

2 – Bankrate Banner. Includes the Bankrate logo, a Rates ▼ button and a search button. The Bankrate logo is a link to the home page.
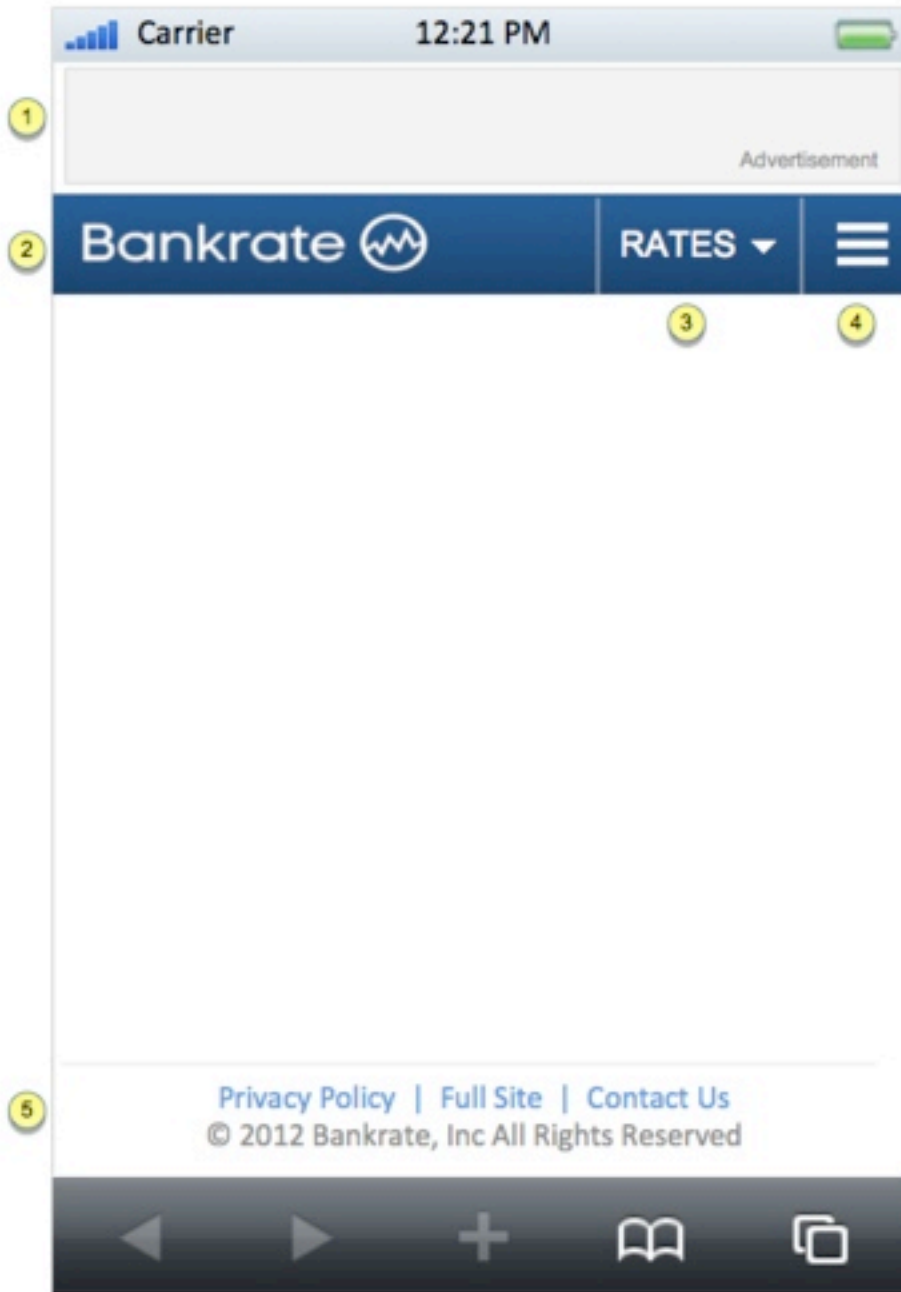
3 - Rates ▼ Button. Opens the rates page.
(see *Rate Table* page)

4 – Menu Button. Opens a menu overlay.
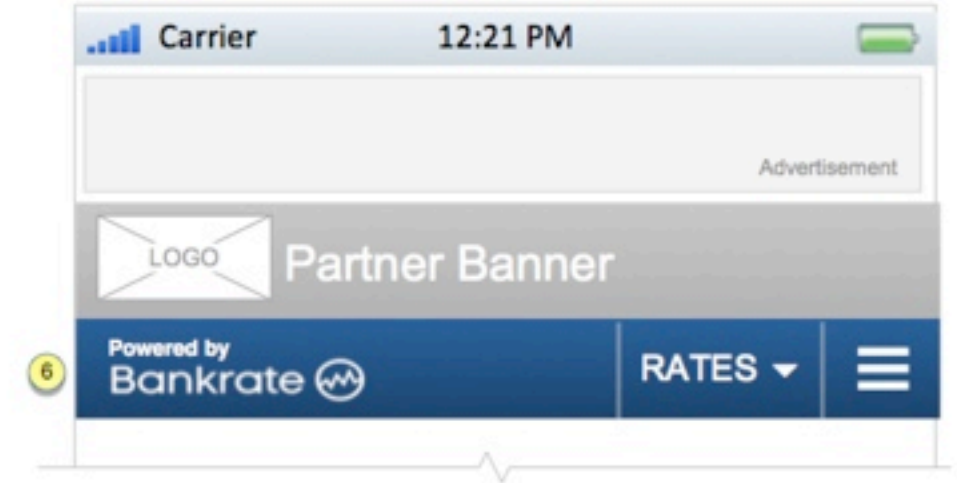(see *Main Menu* on next page)

5 – Footer. The footer appears on the bottom of all pages. At a minimum, include links to the privacy policy, the full site, and contact us. Up to two more links could be added, if needed.

Note: a link to the mobile site should be added to the full site as well.

6 – Cobrand Banner. Cobrand partners can leverage Bankrate content on their mobile sites with this verion of the banner.

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Advertisement

Bankrate | RATES ▼ | ☰

Privacy Policy | Full Site | Contact Us
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Co-brand site banner

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Advertisement

LOGO Partner Banner

Powered by Bankrate | RATES ▼ | ☰

Screen name	Main Menu
Description	Menu overlay that appears when the user presses the menu button.

Annotations

1 – Selected Menu Button. Highlight the menu button when it is selected. Tapping this button toggle the selection on and off.

Menu ON (selected)   Menu OFF

2 – Navigation Menu. The navigation menu appears as a layer over the current page. The background page should be dimmed when the menu appears; however, the exact appearance will depend on the technology used to create the menu.

The menu closes when the user taps a menu item, the menu button, or taps off of the menu panel.

To reinforce the current location, a check mark appears next to that menu item as shown (if the user is not on a home/landing page, there is no check mark.

Menu contents shown are based on the initial navigation structure and may change seasonally (e.g., show Taxes During tax season) or due to changes in business needs.

Tapping on the Search field activate the search entry field. Tapping the search icon closes the menu and takes the user to the search results page.
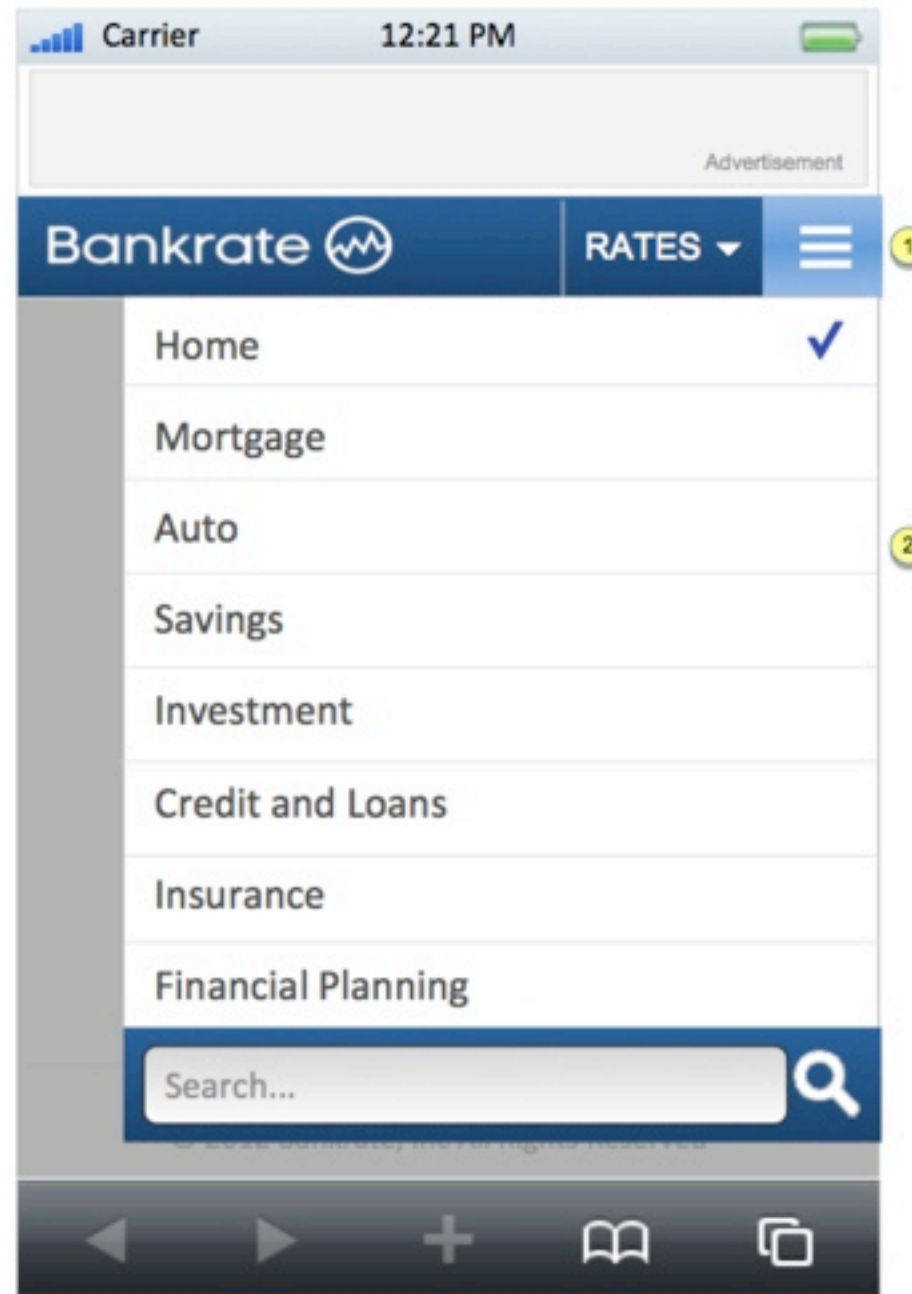
Additional notes:

The menu icon can be augmented with a dropdown arrow to help users recognize the icon as a menu button.

Menu contents should include each of the product pages included in the new IA (reflected in the new site and tablet second level nav):

Home
Mortgage
Auto   ← Combines Auto Page with Auto Loans/Insurance
CDs
Checking and Savings
Investment
Credit Cards   ⌐ These may combine into one page,
Debt Management   if so, call it Credit and Loans
Home Equity
Insurance
Retirement
College
Taxes
Search...

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Advertisement

Bankrate   RATES ▾ ☰ ①

Home   ✓

Mortgage

Auto   ②

Savings

Investment

Credit and Loans

Insurance

Financial Planning

Search... 🔍

| Screen name	Home – Option1
Description	Hone page with featured overnight averages

Annotations

1 – Product Category Selector. Allows up to three choices with the initial button default selected. The selected button changes the table and links immediately below.

Mortgage and Auto are the first two choices since they are anticipated to monetize well on the smartphone platform. The third choice is intended to feature different product categories as needed (e.g., it may be 'Taxes' during tax season.

1a – Overnight Averages Table. The overnight averages table from the full site is featured directly below the selected product category. Tapping a link in the table takes the user directly to the corresponding product rate table.
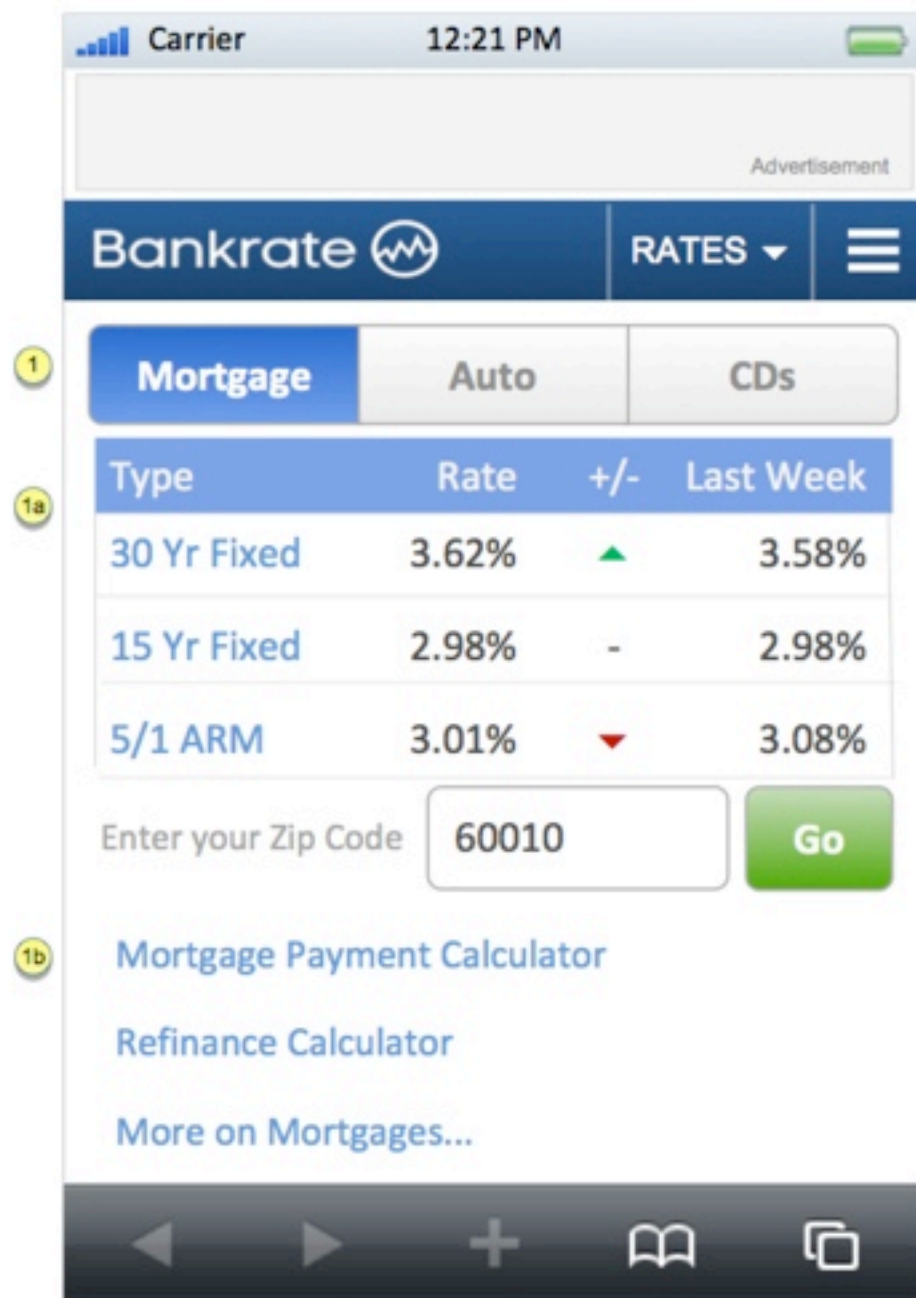
The zip code field should automatically fill based on the geolocation of the phone. A field is provided for the user to enter/override the location in case it the location was blocked or is incorrect.

An alternative approach would be to assume that the location is correctly captured most of the time and provide an interstitial zip code entry only if the zip code was not captured initially.
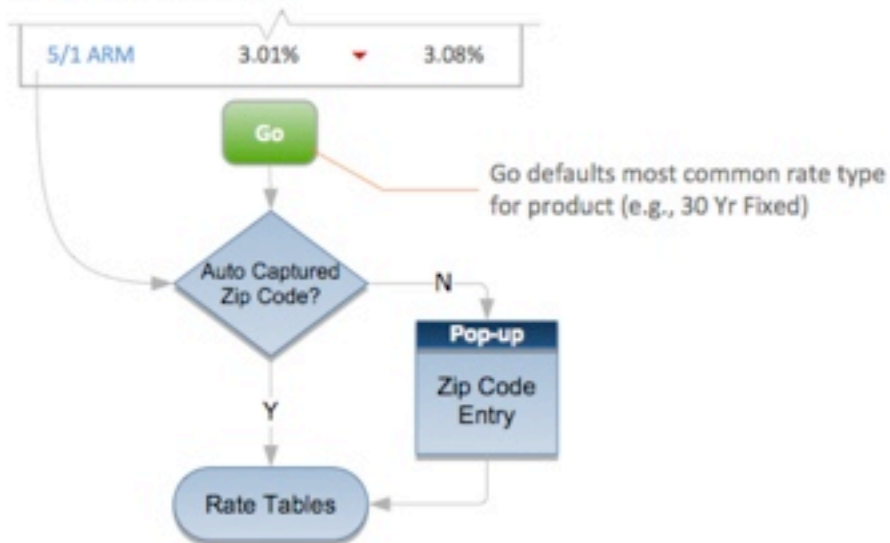
1b – Selected Category Quick Links. Provide 2-5 quick links to frequently used calculators and content for the selected product category. The last link is "More on <Product Category>" - which takes the user to the landing page when tapped.

Screen 1 (Home – Option1)

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Advertisement

Bankrate   RATES ▾   ≡

Mortgage	Auto	CDs

Type	Rate	+/-	Last Week
30 Yr Fixed	3.62%	▲	3.58%
15 Yr Fixed	2.98%	-	2.98%
5/1 ARM	3.01%	▼	3.08%

Enter your Zip Code   60010   Go

Mortgage Payment Calculator

Refinance Calculator

More on Mortgages...

Screen 2

Decouple rate table and calculator listings

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Advertisement

Bankrate   RATES ▾   ≡

Mortgage	Auto	CDs

Type	Rate	+/-	Last Week
30 Yr Fixed	3.62%	▲	3.58%
15 Yr Fixed	2.98%	-	2.98%
5/1 ARM	3.01%	▼	3.08%

Enter your Zip Code   60010   Go

More on Mortgages...

POPULAR CALCULATORS

Mortgage Payment Calculator

Refinance Calculator

Auto Payments
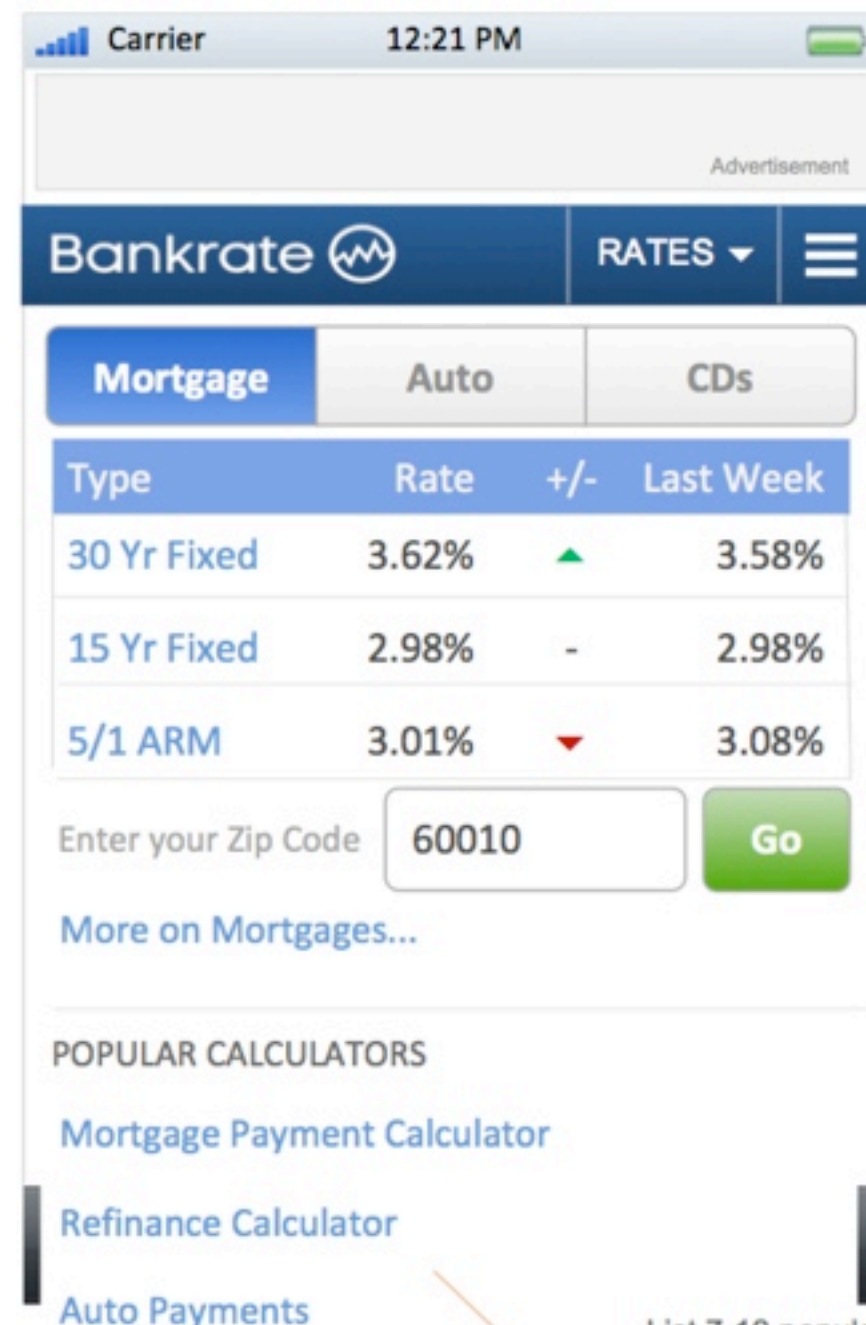
List 7-10 popular calculators across products

Annotations (cont'd)

3 – Featured Stories Carousel. Use a carousel control to allow the user to swipe/page through headlines from the main product categories as well as lighter side and general Bankrate news. The carousel should be able to hold 3-8 pages of features.

For the first few pages a full width image followed by a headline as shown. As the user pages further, you can use 2-up and 3-up formats if needed.

2-up

Image	Image
Lorem Ipsum Dolor	Lorem Ipsum Dolor

3-up

Image	Lorem Ipsum Dolor
Image	Lorem Ipsum Dolor
Image	Lorem Ipsum Dolor

4 – Rate Trends and Analysis Links. Include a section with links to rate trends and analysis

5 – Stay Connected. On the Home and Landing pages, provide ways that the user can follow Bankrate (e.g., Facebook, Twitter, RSS, and Email Newsletters)

Below the fold...

3 — FEATURED STORIES   ‹ ● ○ ○ ○ ›

Image

Lorem Ipsum Dolor

4 — RATE TRENDS AND ANALYSIS

Mortgage Rate Trend Index

Graph Rate Trends

CD Rate News

Your Best Interest Report

Federal Reserve Coverage

5 — STAY CONNECTED

Facebook   Twitter   RSS   Newsletter

Footer
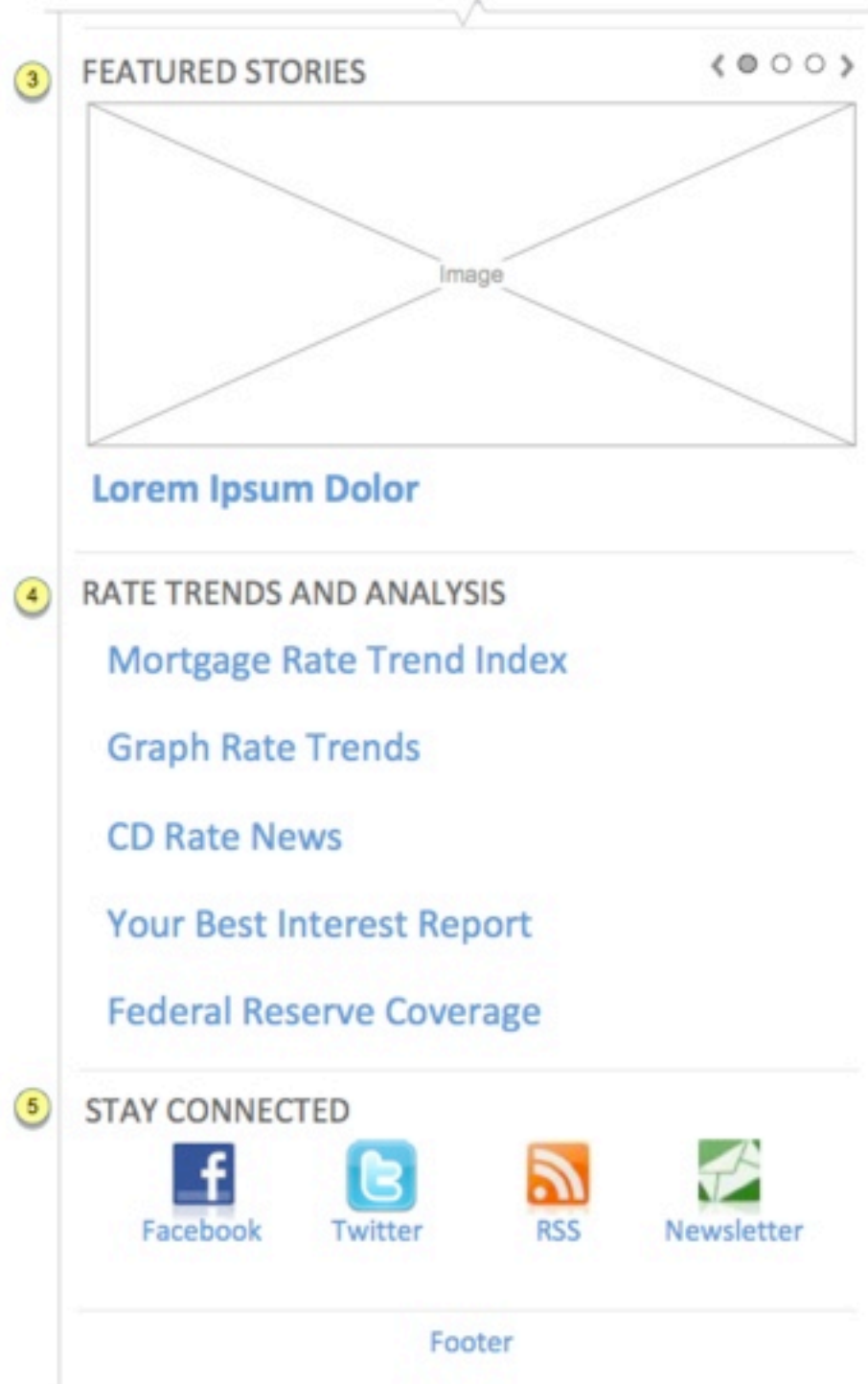
Need to determine short list of connections. Mobile RSS feeds are still used, so consider keeping. These links will appear on home a product landing pages

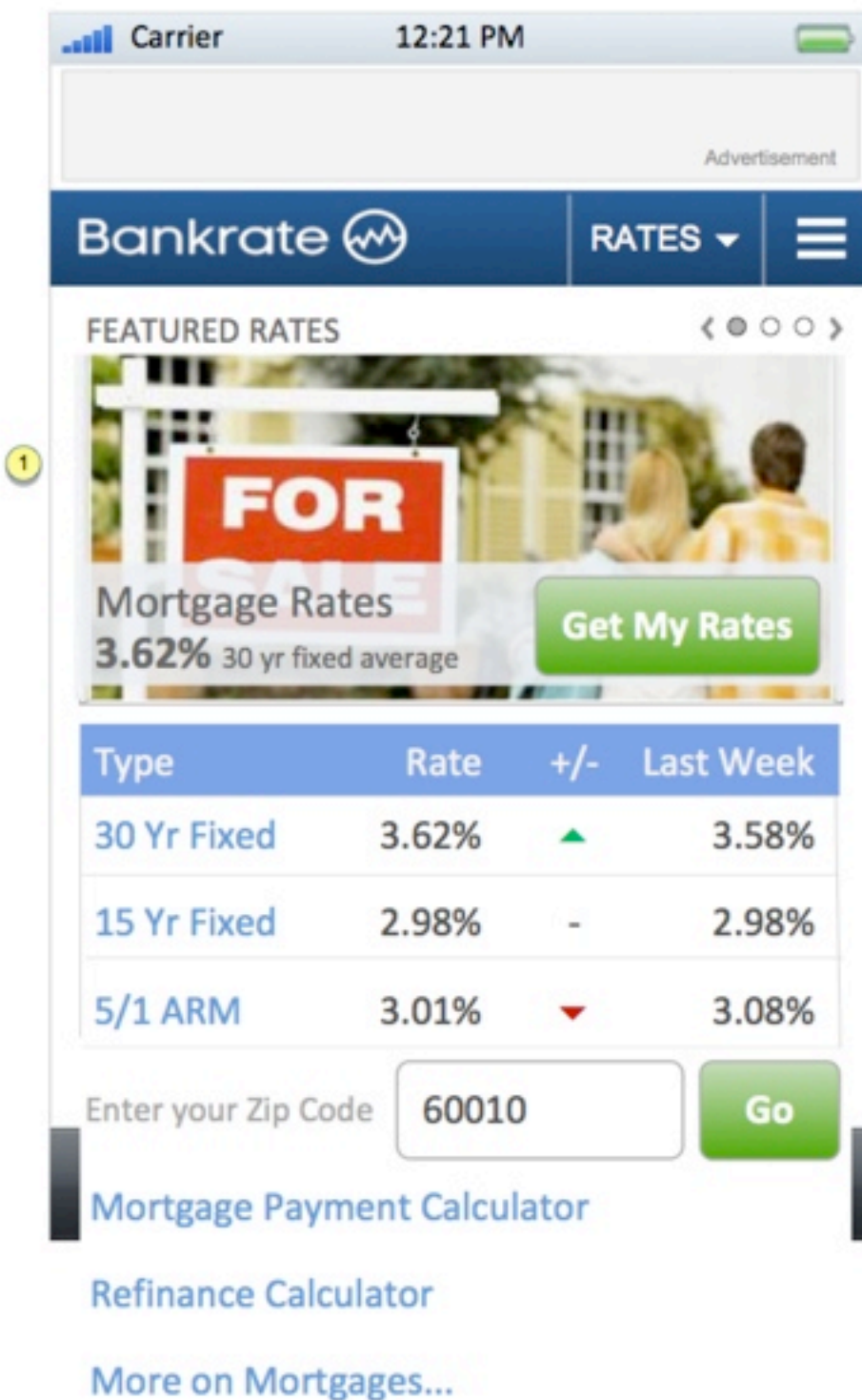| Screen name	Home with product related visual on top
Description	Alternate view for home page designed to increase click through to the rate tables .

Annotations

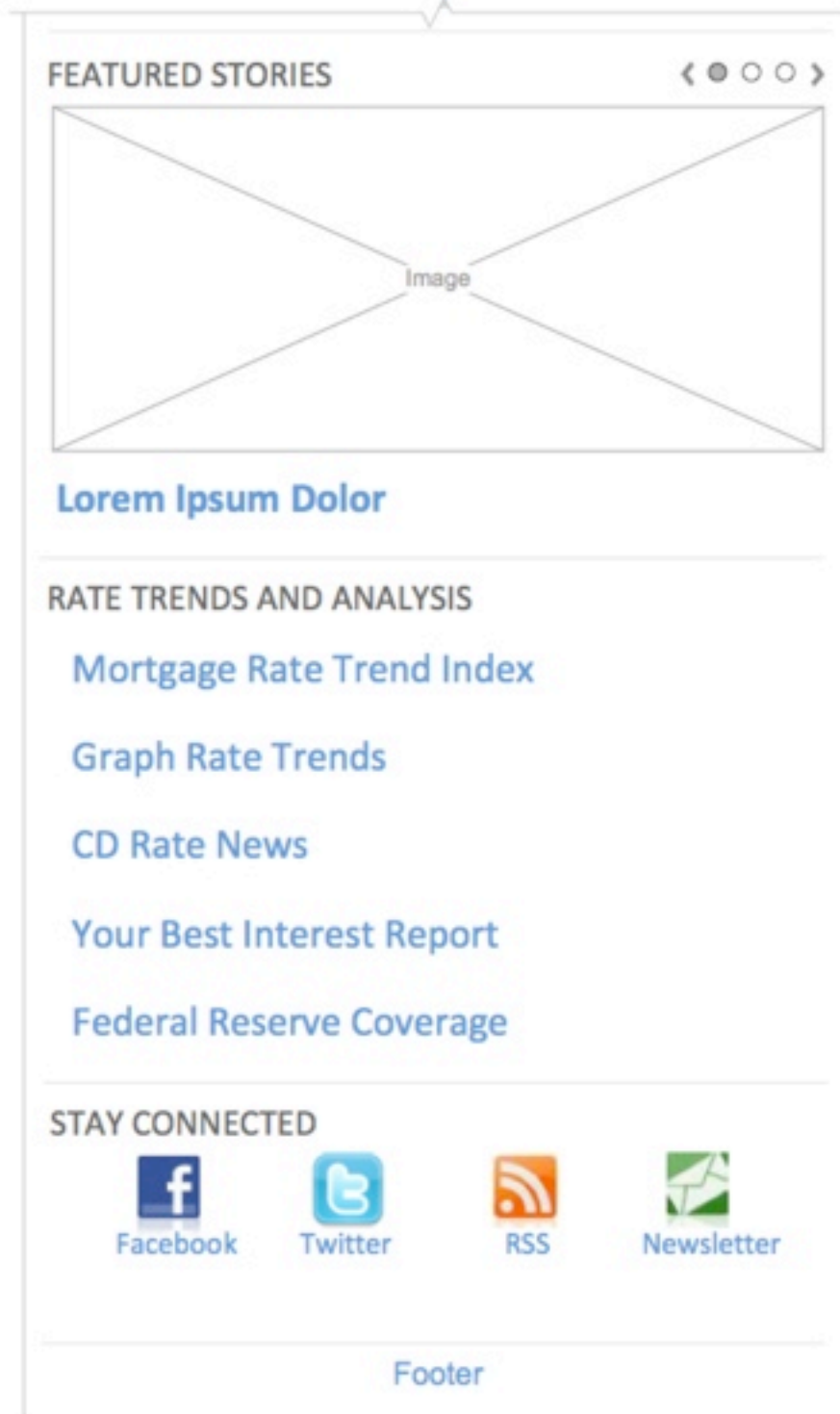**1 – Product Carousel with Picture.** The goal of this design is to engage the user through imagery and interactivity.

Pros
- Allows for getting a snapshot of more than three products on the home page
- Photographs can provide a more compelling call to action than a rate averages table alone

Cons
- May increase page load time
- Serial presentation of product categories "hides" unselected categories from view

The rest of the page behaves the same as the Home page described earlier.

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FEATURED RATES   ‹ ● ○ ○ ›

FOR SALE

Mortgage Rates
3.62% 30 yr fixed average   **Get My Rates**

Type	Rate	+/-	Last Week
30 Yr Fixed	3.62%	▲	3.58%
15 Yr Fixed	2.98%	-	2.98%
5/1 ARM	3.01%	▼	3.08%

Enter your Zip Code   60010   **Go**

Mortgage Payment Calculator

Refinance Calculator

More on Mortgages...

Below the fold...

FEATURED STORIES   ‹ ● ○ ○ ›

Image

Lorem Ipsum Dolor

RATE TRENDS AND ANALYSIS

Mortgage Rate Trend Index

Graph Rate Trends

CD Rate News

Your Best Interest Report

Federal Reserve Coverage

STAY CONNECTED

Facebook   Twitter   RSS   Newsletter

Footer

Screen name	Category/Product Landing Page
Description	Sample layout for a product category landing page using accordions to show and hide details for subcategories of products.

Annotations

Landing pages are similar to the home page except they are focused on a specific set of product categories.

1 – Sub-Navigation. A navigation bar, like the one in the Tablet site allows the user to go between related product (e.g., Mortgage <-> Refinance, CDs <-> Checking & Savings). Highlight the currently selected product landing page.

2 – Daily Avg Rate. Include an avg rate summary table **or** a short form to compare rates (CD rate example shown below).

FIND THE BEST CD RATES
0.76%   Highest nationally available
1 YR CD
Get Rates

3 – Calculators. Show a list of the most popular calculators for the current product.

4 – Featured Headlines (Category Specific). Carousel works the same as on the Home page, but the stories are focused on the landing page category.

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Advertisement

Bankrate   RATES ▾   ☰

① **MORTGAGE**   REFINANCE

② DAILY AVG MORTGAGE RATES

Type	Rate	+/-	Last Week
30 Yr Fixed	3.62%	▲	3.58%
15 Yr Fixed	2.98%	-	2.98%
5/1 ARM	3.01%	▼	3.08%

Enter your Zip Code | 60010 | **Go**

③ MORTGAGE CALCULATORS

Mortgage calculator (with amortization)

Fixed or adjustable rate mortgage?

Loan-to-value calculator

Mortgage annual percentage rate calculator

Adjustable-rate mortgage calculator

Below the fold (cont'd)...

④ FEATURED STORIES   ‹ ● ○ ○ ›

Image

Lorem Ipsum Dolor

STAY CONNECTED

Facebook   Twitter   RSS   Newsletter

Footer

Screen name	Rates Screen
Description	Page shown when Rates toggle button is pushed

Annotations

Screen is accessed and closed similar to the *Main Menu*. Rates button provides global access to rates throughout the mobile site.

1 – Product Category Tabs. Run down the left side of the page. Icons indicate the rate categories to save space. By default select the Mortgage tab.

2 – Sub Category Tabs (optional). can be used to subdivide a category into up to 3 sub-categories (e.g., Mortgage & Refinance or Savings, MMA, Checking).

3 – Rate Parameters. Allow user to define parameters for the rate table. IF a value is known or highly likely, show it by default (e.g., 30 yr fixed mortgage, zip code).

Use geo location to initially default the Zip Code. If the user has previously entered a Zip Code, use a cookie to remember that location and default it. Provide a geo location icon for the user to tab to fill the field.

Provide dropdown selection on mobile whenever possible to reduce typing errors.

4 – Action Buttons. Provide buttons to view rates as well as the ability to see a historical graph of rates.

Screen Flow

By default a form appears User can toggle between parameter and graph views once they have entered a Zip Code.

Rate table appears. Parameters are prefilled as in the current site.

User can update parameters for a more accurate result.

Mortgage | **Refinance**

Mortgage type **30 yr fixed**

Zip code **60010**

Loan amount *Enter loan amount*

% Down *Select percent*

Credit score *Select range*

View Rates

CURRENT MORTGAGE RATES

30 Year Fixed

Chicago IL (60010) Avg   3.850%

View Rates

Page Flip

Allow the user to switch between product types to compare trends of different loan periods/types.

Indicate selected location and current avg rate above the graph.

Screen name	Rate Page alternative
Description	Entice users to interact and view rare tables using a more visual, less form centric approach.

Annotations

Screen is accessed and closed similar to the *Main Menu*. Get Rates button provides global access to rates throughout the mobile site.
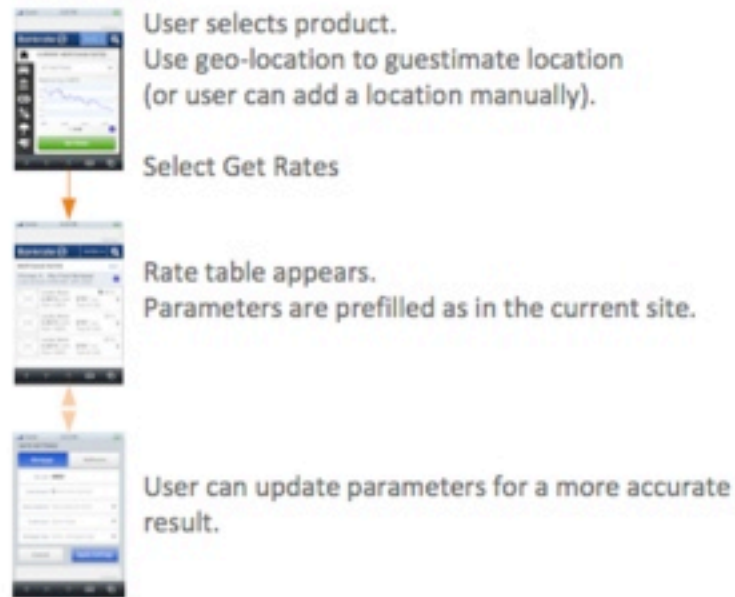
The tabs work the same as previous screen, but the focus is on showing the visual first instead of an entry form. Default to the zip code detected by geo location or last stored in a cookie and the most likely rate.

1 – Product Type Dropdown. Will need to encompass a subset of product and cross-product rates (e.g., selection may show the 5 most popular mortgage types and 3 most popular refinance types).

2 – Graph. Show a fixed period. Indicate the location and current average on the graph title.

3 – Settings. Provide a settings icon that the user can tap to better define their parameters (tapping this option would leverage the parameters screen shown on the previous page).

Screen Flow

User selects product.
Use geo-location to guestimate location (or user can add a location manually).

Select Get Rates

Rate table appears.
Parameters are prefilled as in the current site.

User can update parameters for a more accurate result.

Side tabs are used to change the rate category. Shown are placeholder icons for: Mortgage/ReFi, Auto, CDs, Checking and Savings, Home Equity, Credit Cards, Insurance, College Finance.

Actual categories could be pared down.

Dropdown opens appropriate selection list for the selected category (Mortgage/Refi, Auto, etc)*
Cross hair icon reactivates geo location search and show result below for the zip code region found.

Historical graph of rates by default show local rates (determined by phone location). If location cannot be determined, show national rates.*

Optional. User can swipe between views for different 'saved' locations (e.g., national vs local). Tapping the info icon goes to a page where the user can add/edit locations by zip code. Requires cookies.

Goes to rate table. Defaults include currently selected product and location.

App function. Multiple locations coulds be saved and the user could page through them

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Advertisement

Bankrate RATES ▲

CURRENT MORTGAGE RATES

① 30 Year Fixed ⌄

National Avg **3.850%** ②

③ *i*

Get Rates

○ ● ●

Screen name	Rate Table
Description	Two page approach. Recommended to allow more rates to be shown per page in the table, provide a better level of lender detail, and allow the user to clearly tap their intention to call or click through.

Annotations

1 – Page Title and Sort Link. Place a Sort link to the right of the page title. The link opens an overlay with the various sort orders listed.

2 – Parameter Summary. Indicates a summary of the parameters used to create the table. To save height, concatenate the amount and down % together.

Provide a clear visual separation of the parameter summary and rate table. Tapping parameter block opens the Rate Search page.

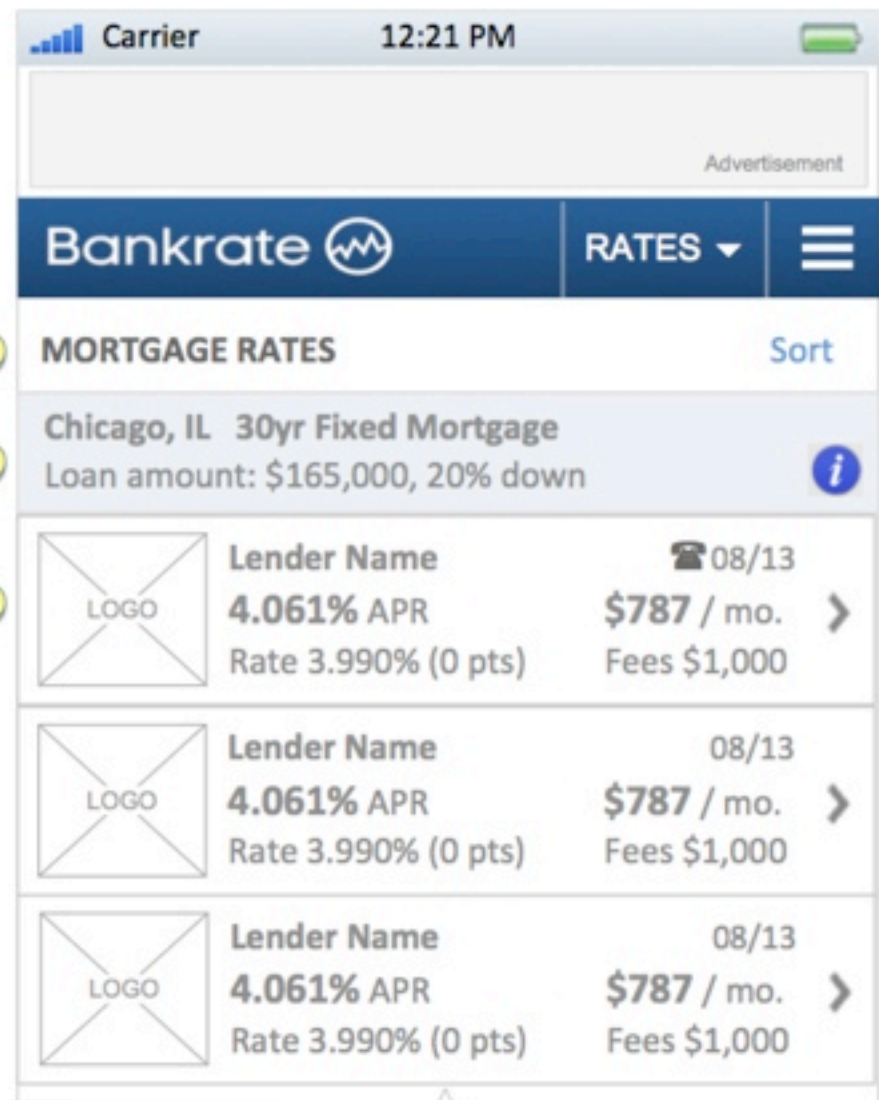**3 – Rate Table.** Use logos to increase the appeal of the page. Tapping on a row navigates to the details page.

If the logos are self labeling and you can legally hold off on showing additional details until details page, consider the Row variation below.
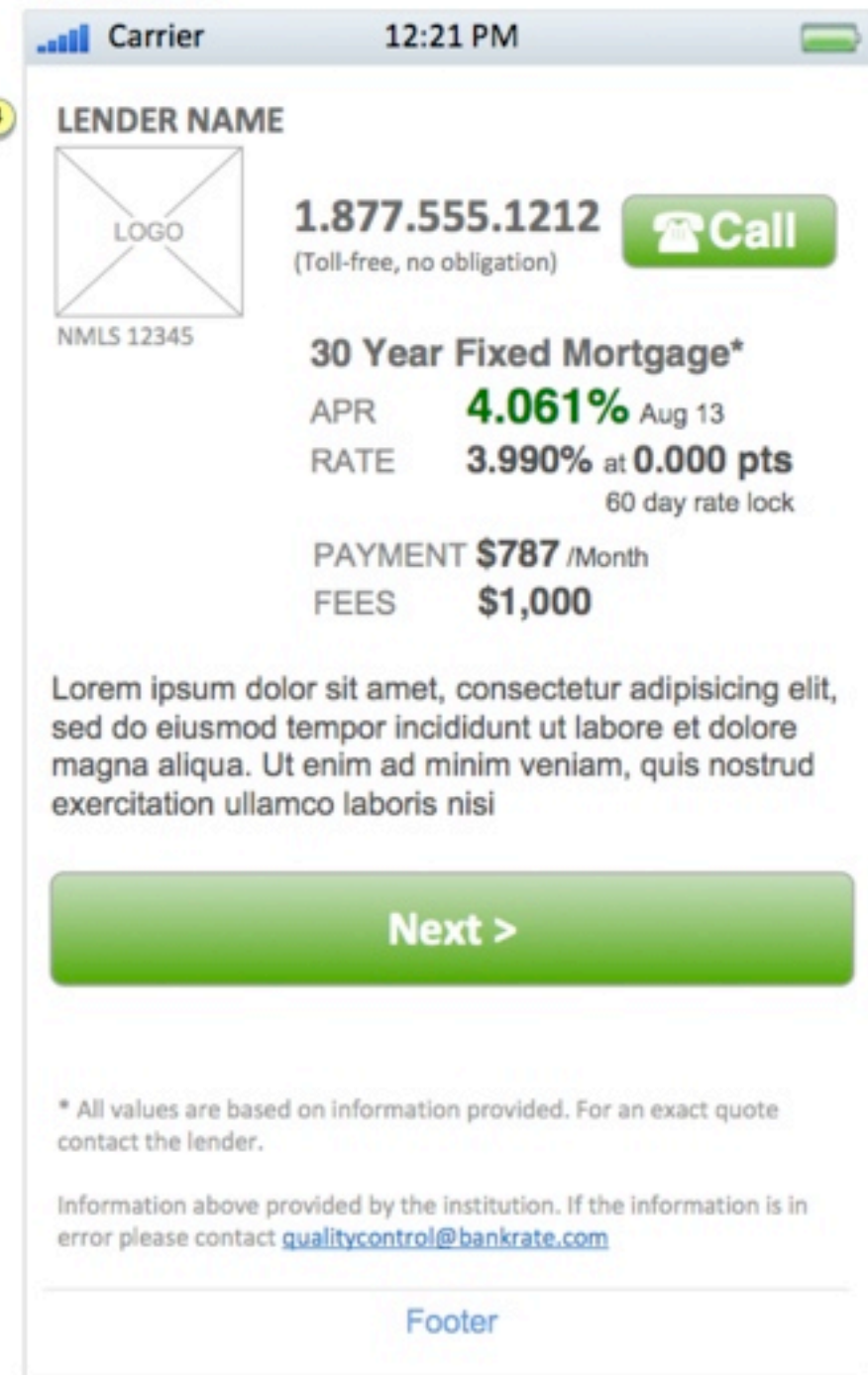
LOGO	4.061% APR Rate 3.990%	$787 / Month Fees $1,000.00	>

4 – Lender Details. If the vendor has call access enabled, show the number and provide a Call button to dial form the phone. If not, move the product description up.

LENDER NAME

LOGO

NMLS 12345

30 Year Fixed Mortgage*
APR   **4.061%** Aug 13
RATE   **3.990%** at **0.000 pts**
60 day rate lock

The Next button navigates to the lender site (which is hopefully mobile enabled).

Lender Details

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Bankrate | **RATES ▼** | ☰

① MORTGAGE RATES   Sort

② Chicago, IL 30yr Fixed Mortgage
Loan amount: $165,000, 20% down   ⓘ

③ | LOGO | Lender Name 4.061% APR Rate 3.990% (0 pts) | ☎08/13 $787 / mo. Fees $1,000 | > |
|---|---|---|---|

LOGO	Lender Name 4.061% APR Rate 3.990% (0 pts)	08/13 $787 / mo. Fees $1,000	>

LOGO	Lender Name 4.061% APR Rate 3.990% (0 pts)	08/13 $787 / mo. Fees $1,000	>

---

④ **Carrier** 12:21 PM

LENDER NAME

LOGO

NMLS 12345

1.877.555.1212 ☎**Call**
(Toll-free, no obligation)

30 Year Fixed Mortgage*
APR   **4.061%** Aug 13
RATE   **3.990%** at **0.000 pts**
60 day rate lock

PAYMENT **$787** /Month
FEES   **$1,000**

Lorem ipsum dolor sit amet, consectetur adipisicing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi

Next >

* All values are based on information provided. For an exact quote contact the lender.

Information above provided by the institution. If the information is in error please contact qualitycontrol@bankrate.com

Footer

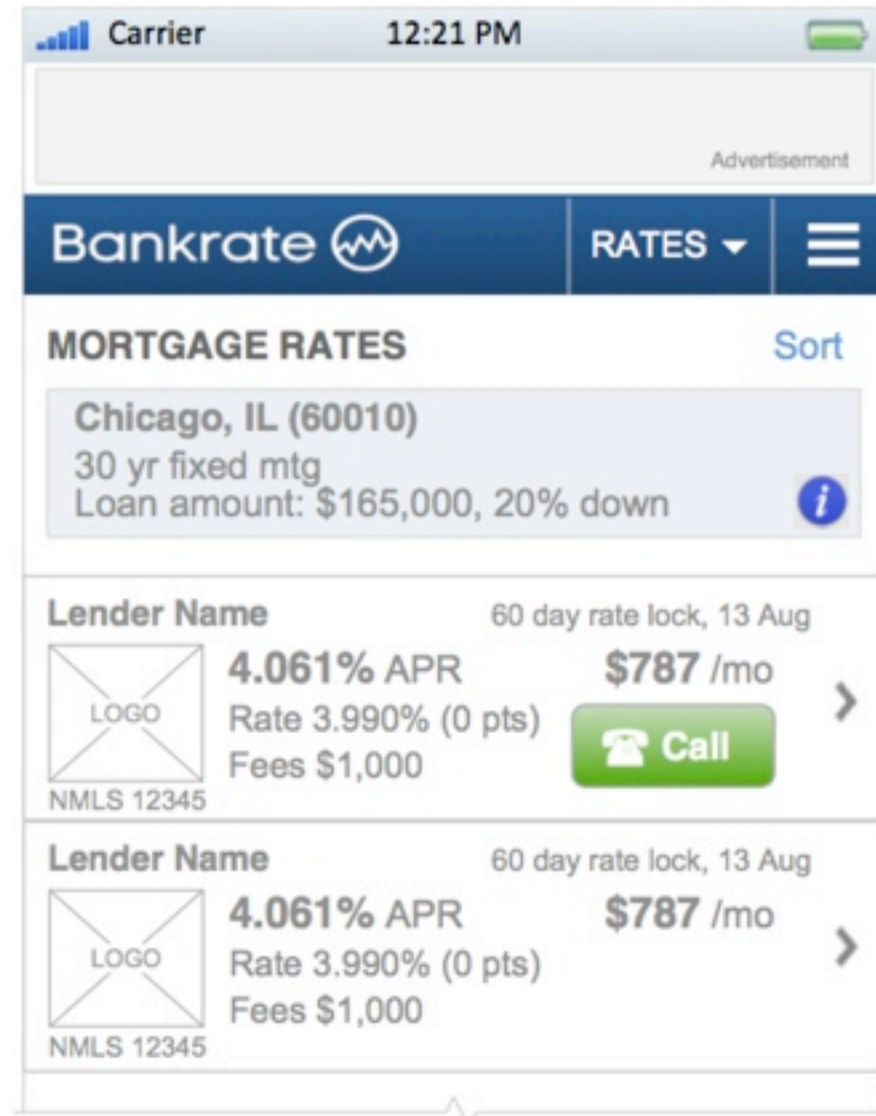| Screen name	Rate Table
Description	This version mimics the full site behavior

Annotations

This version of the rate table uses a single tab to go to the lender site – monetizing the click through aspect, but potentially missing the ability to reliably monetize on the call since the user may intend to tap the Call button but miss and instead navigate to the vendor site.

This version also has taller row heights due to the need to capture all of the information on the current m.bankrate.com site.

Current m.bankrate.com

Astoria Federal S&LA   08/15/12
Rate: 3.625% Fees: $1275   3.688% APR
0 pts 60 day rate lock   Est. payment: $752

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MORTGAGE RATES   Sort

Chicago, IL (60010)
30 yr fixed mtg
Loan amount: $165,000, 20% down   ⓘ

Lender Name   60 day rate lock, 13 Aug
[LOGO]   **4.061%** APR   **$787** /mo
         Rate 3.990% (0 pts)
         Fees $1,000   ☎ **Call**   ›
NMLS 12345

Lender Name   60 day rate lock, 13 Aug
[LOGO]   **4.061%** APR   **$787** /mo
         Rate 3.990% (0 pts)
         Fees $1,000   ›
NMLS 12345

Row Variations

All Info, no icon

Lender Name (NMLS 12345)   13 Aug
4.061% APR   **$787** /mo estimated
Rate 3.990% (0 pts)
Fees $1,000   ☎ **Call**   ›
60 day rate lock

Icon without lender name (no points)

[LOGO]   **4.061%** APR   **$787** / Month
         Rate 3.990%
         Fees $1,000.00   ☎ **Call**   ›
         60 day rate lock, 13 Aug

Reduced Info - No date or lender name

[LOGO]   **4.061%** APR   **$787** / Month
         Rate 3.990%
         Fees $1,000.00   ☎ **Call**   ›

Larger Logo

[LOGO]   Lender Name   08/13
         4.061% APR   **$787** / mo.   ›
         Rate 3.990%
         Fees $1,000.00   ☎ **Call**

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Screen name	Rate Settings
Description	Page to edit and view all of the parameters used for the rate table. Settings are accessed by tapping on the parameters block above the rate table.

Annotations

1 – Sub Category Tabs (optional). Use if the higher level product category (e.g., Mortgages) has sub categories within it (e.g., Mortgages and Refinance). This control can be used for up to 3 sub-categories (e.g., Savings, MMA, Checking).

2 – Rate Parameters. Allow user to define parameters for the rate table. IF a value is known or highly likely, show it by default (e.g., 30 yr fixed mortgage, zip code).

Use geo location to initially default the Zip Code. If the user has previously entered a Zip Code, use a cookie to remember that location and default it. Provide a geo location icon for the user to tab to fill the field.

Provide dropdown selection on mobile whenever possible to reduce typing errors.

4 – Action Buttons. Cancel does not apply any edits and takes the user back to the rate table. Apply Settings, saves the parameters and redisplays the rate table.

5 – Ad Placement. Advertisements can be placed on the top or bottom of this page.

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RATE SETTINGS

(1) | **Mortgage** | Refinance |

(2) Mortgage type **30 yr fixed**

Zip code **60010**

Loan amount $ Enter loan amount

% Down Select percent

Credit score Select range

(3) | Cancel | **Apply Settings** |

(4) Advertisement

Screen name	Calculator (Parameter Entry)
Description	Shows format for the first step of a basic calculator page using Auto payment calculator as an example.

Annotations

1 – Page Title. Indicate the category of calculator in the page title.

Right-align a help icon on the title line to allow access to a page defining terms used in the calculator (on the full site, these definitions would appear below the calculator.

2 – Calculator Selector. Use a picklist/dropdown control to allow the user to change the calculator without having to go back. Show the selected calculator in the dropdown field.

3 – Parameters. The fields change based on the calculator selected. Known values should be prefilled.

If an entry field is filled in, provide a clear button at the end of the field to allow the user to quickly replace the entire entry if needed.
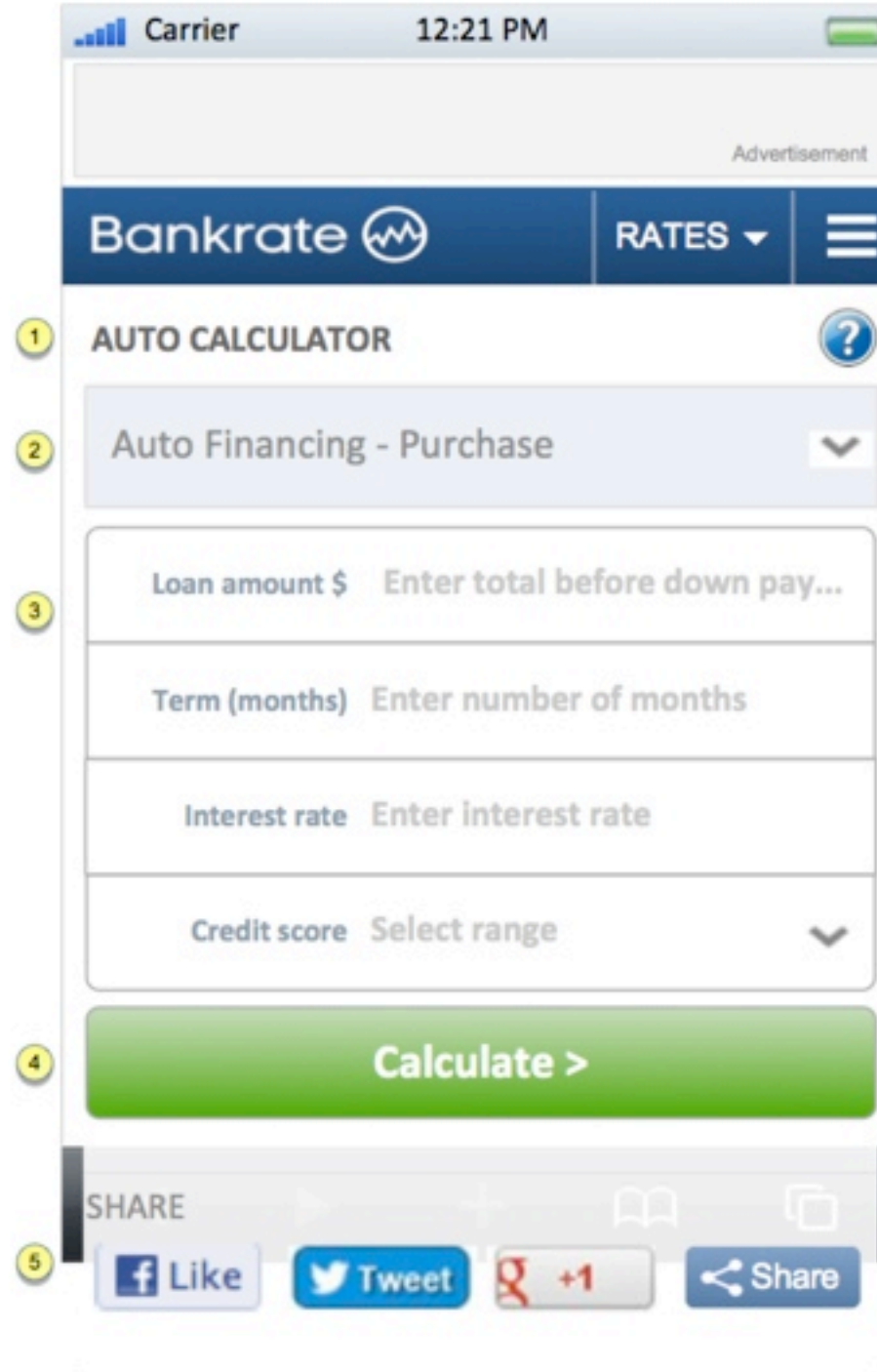
Loan amount $ **20000** ⊗

To help the user see the right keyboard, use HTML 5 input tags for numerical fields.

Consider using a dropdown for term periods to reduce typing errors and clarify available choices.

For the Credit Score list, indicate both the qualitative and quantitative descriptions, e.g., Excellent (740+)

4 – Calculate Button. Pressing this button take the user to the results page. If possible, disable the button until all of the needed fields have been filled in.

5 – Share. Provide the standard share buttons below the Calculate button (for more on Share buttons, see *Story Page - Text*)

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① **AUTO CALCULATOR**   ?

② Auto Financing - Purchase   ⌄

③ Loan amount $ Enter total before down pay...

Term (months)   Enter number of months

Interest rate   Enter interest rate

Credit score   Select range   ⌄

④ **Calculate >**

SHARE   ▭ ▭

⑤ f **Like**   🐦 **Tweet**   g **+1**   ◁ **Share**

Footer

Screen name	Calculator Results
Description	Shows format for a basic calculator page using Auto payment calculator as an example.

Annotations

1 – Page Title. Indicate the calculator name in the format:
Results: <Calculator Name>

2 – Parameter Summary. Summarize the parameters used. To conserve space, consider only showing a subset of the key parameters and concatenating the term and APR as shown.

3 – Result. Show the result in a large font (like shown). Provide a link to show the amortization.
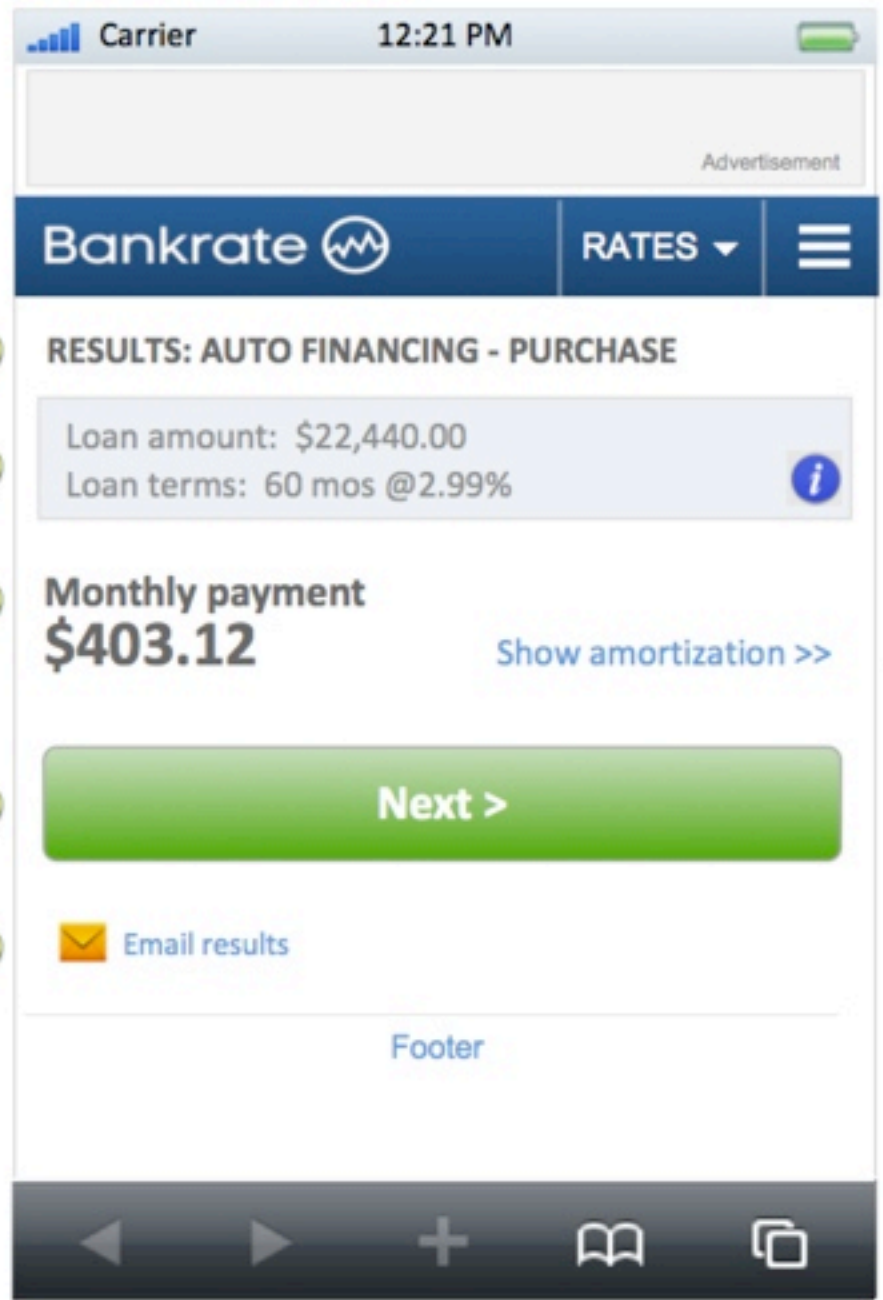
4 – Amortization (expanded). When expanded, the amortization line becomes "<< Hide amortization" and the amortization results appear. For mobile the following changes are recommended to the current amortization table:

- Do not show the additional payment fields

- Summarize the total paid and total interest at the top of the table

- Reduce the columns in the table to show the month (or year) number, Principal paid, Interest paid, and balance

- Break the table up into pages using a carousel control to reduce scrolling

-- recommend showing monthly amortization for loans less than 6 years with 12 months (1 year) per page (as shown in the example)

-- recommend showing annual amortization for loans longer than 6 years with 10 years per page
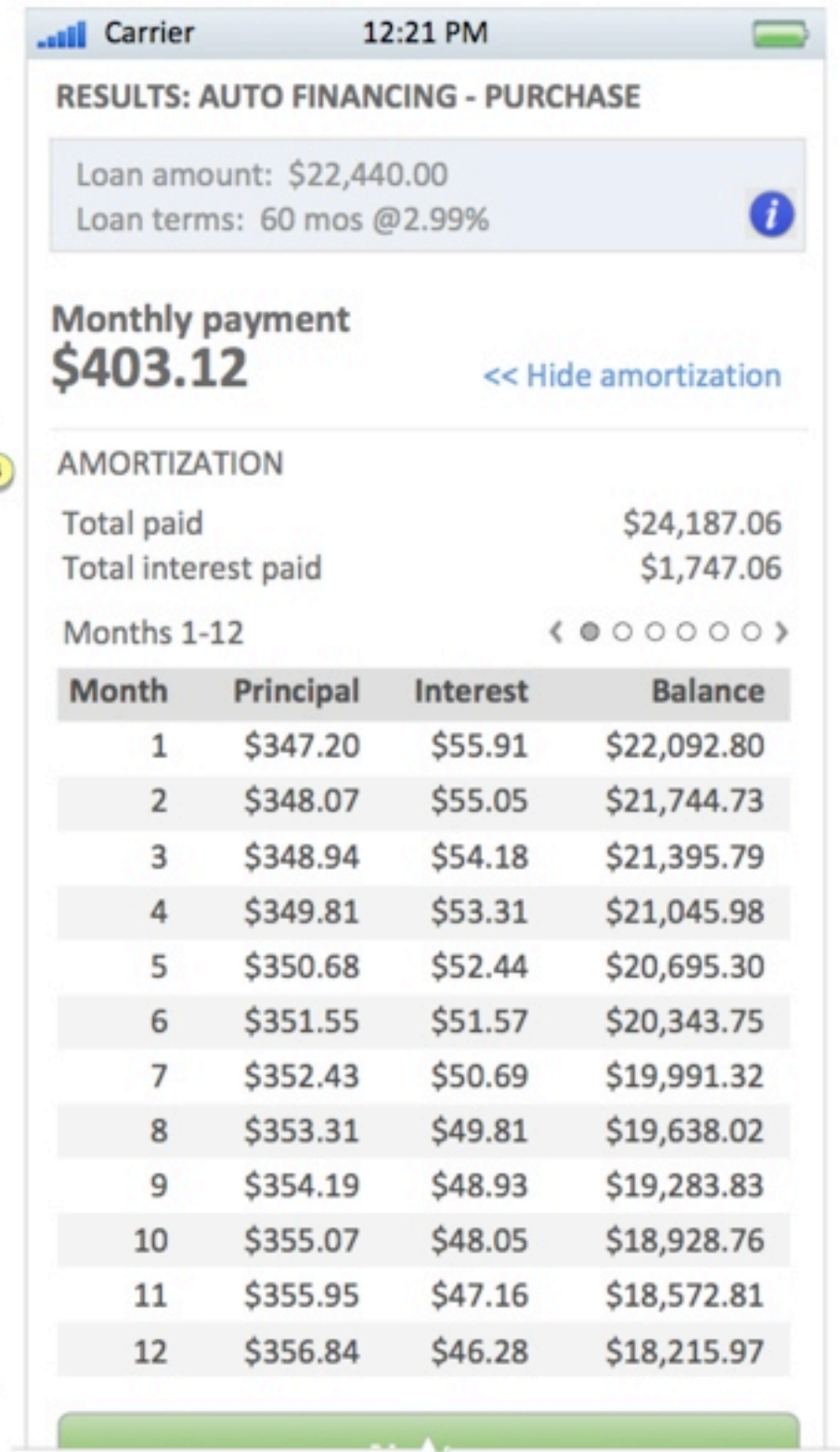
5 – Next > Button. The next button goes to the rate table for the selected product and parameters.

6 – Email Link. Provide a link to allow the user to email the results.
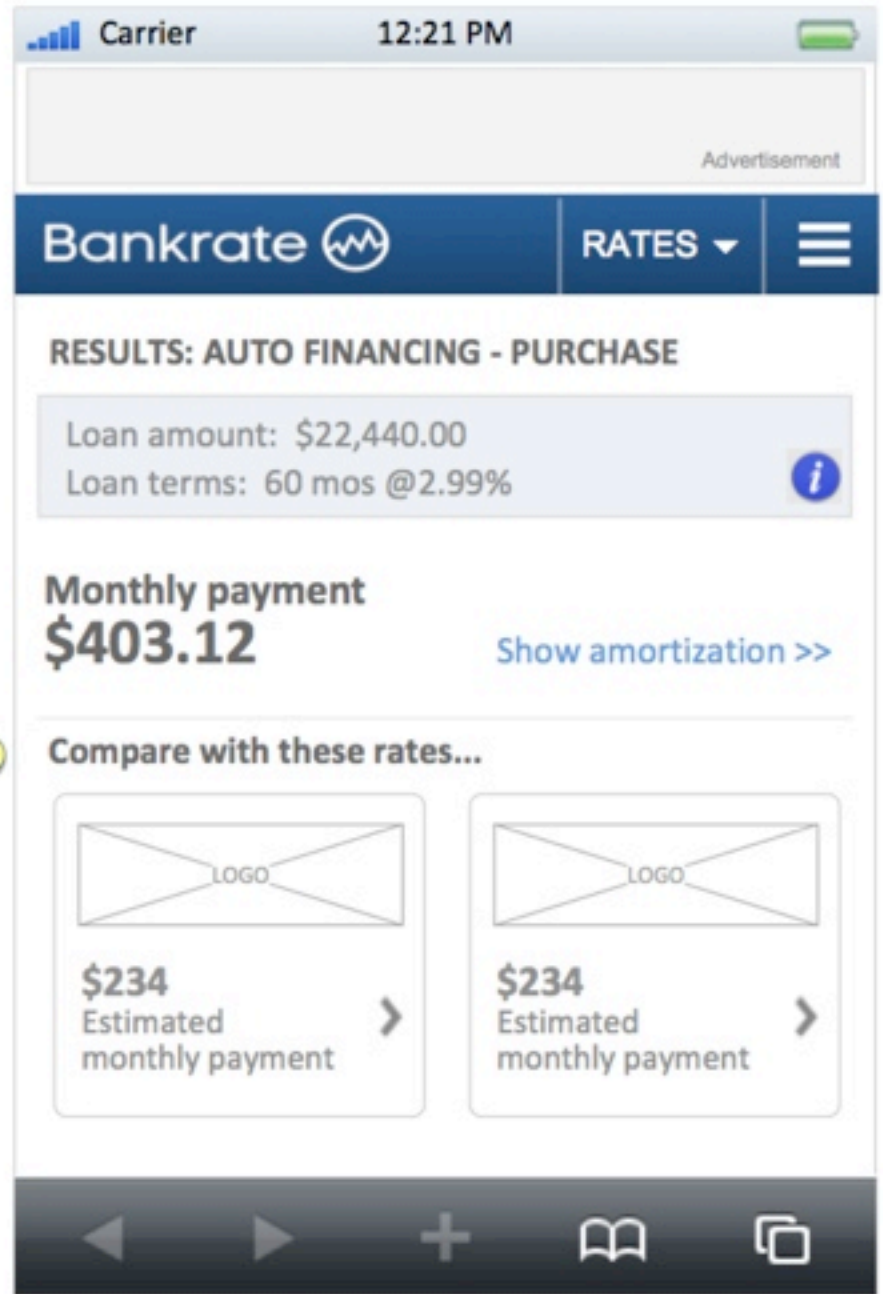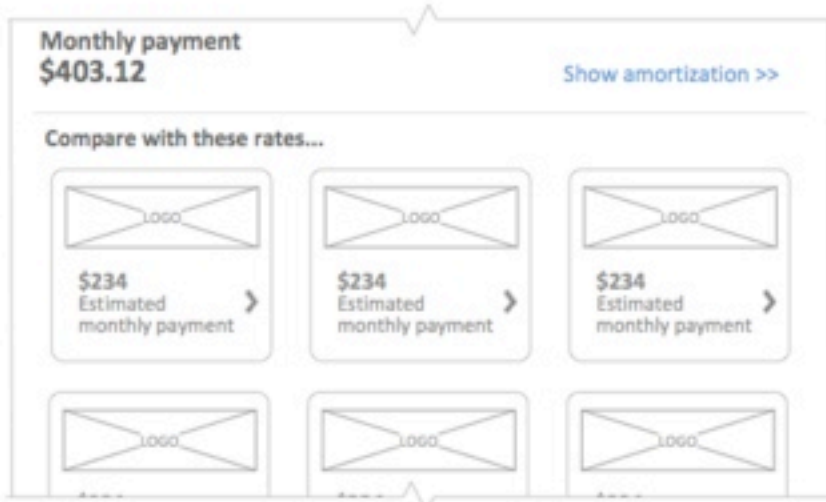
Result (amortization hidden)

Carrier   12:21 PM

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Bankrate   RATES ▾ ☰

(1) RESULTS: AUTO FINANCING - PURCHASE

(2) Loan amount: $22,440.00
Loan terms: 60 mos @2.99%   ⓘ

(3) Monthly payment
$403.12   Show amortization >>

(5) Next >

(6) ✉ Email results

Footer

Result with Amortization

Carrier   12:21 PM

RESULTS: AUTO FINANCING - PURCHASE

Loan amount: $22,440.00
Loan terms: 60 mos @2.99%   ⓘ

Monthly payment
$403.12   << Hide amortization

(4) AMORTIZATION

Total paid $24,187.06
Total interest paid $1,747.06

Months 1-12   ‹ ● ○ ○ ○ ○ ○ ›

Month	Principal	Interest	Balance
1	$347.20	$55.91	$22,092.80
2	$348.07	$55.05	$21,744.73
3	$348.94	$54.18	$21,395.79
4	$349.81	$53.31	$21,045.98
5	$350.68	$52.44	$20,695.30
6	$351.55	$51.57	$20,343.75
7	$352.43	$50.69	$19,991.32
8	$353.31	$49.81	$19,638.02
9	$354.19	$48.93	$19,283.83
10	$355.07	$48.05	$18,928.76
11	$355.95	$47.16	$18,572.81
12	$356.84	$46.28	$18,215.97

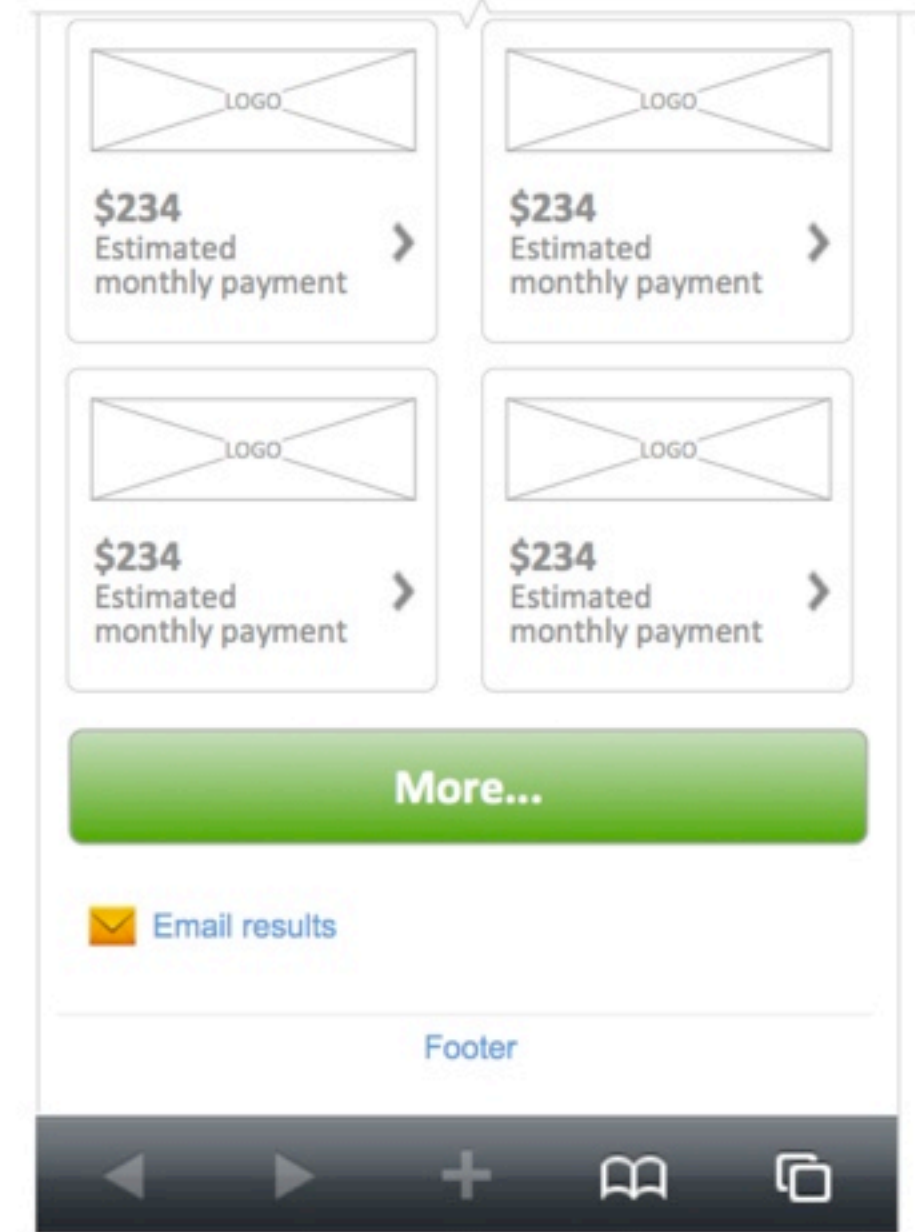| Screen name	Calculator results with monetization
Description	

Annotations

This page is the same as the previous page with the following differences:

1 – Rate Tiles. Show rates for 4-6 featured lenders in a tile format.

If the user views the page in landscape, change the layout of the tiles:

Monthly payment
$403.12   Show amortization >>

Compare with these rates...

LOGO	LOGO	LOGO
$234 Estimated monthly payment >	$234 Estimated monthly payment >	$234 Estimated monthly payment >
LOGO	LOGO	LOGO

.ıll **Carrier**   12:21 PM

Advertisement

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RESULTS: AUTO FINANCING - PURCHASE

Loan amount: $22,440.00
Loan terms: 60 mos @2.99%   ⓘ

Monthly payment
$403.12   Show amortization >>

① **Compare with these rates...**

LOGO	LOGO
$234 Estimated monthly payment >	**$234** Estimated monthly payment >

◄ ► + ▯▯ ▢

Below the fold...

LOGO	LOGO
$234 Estimated monthly payment >	**$234** Estimated monthly payment >
$234 Estimated monthly payment >	**$234** Estimated monthly payment >

More...

✉ Email results

Footer

◄ ► + ▯▯ ▢

Screen name	Story Page – Text Only
Description	Layout for a text-only story page

Annotations

1 – Category Heading / Controls. Indicate what category the story is tied to. If the category has a landing page, show the heading as a link and link to the category/product landing page.

Right align buttons for sharing and setting the size of the body text on the category heading line (see next page for more on these buttons).

2 – Story Title. The most salient font on the page should be the title of the story. The title can wrap. Ideally titles should be descriptive and enticing, generally not more than 4 lines long when wrapped (1-2 lines is optimal).

3 – Byline. The by line consists of the authors name, followed by the position/affiliation/credential for the author (optional).

If the story is date stamped, include the date below the byline as shown.

4 – Body Text. Allow white space (leading) between paragraphs. Sub-headers, bullet lists and links can be included in the body.
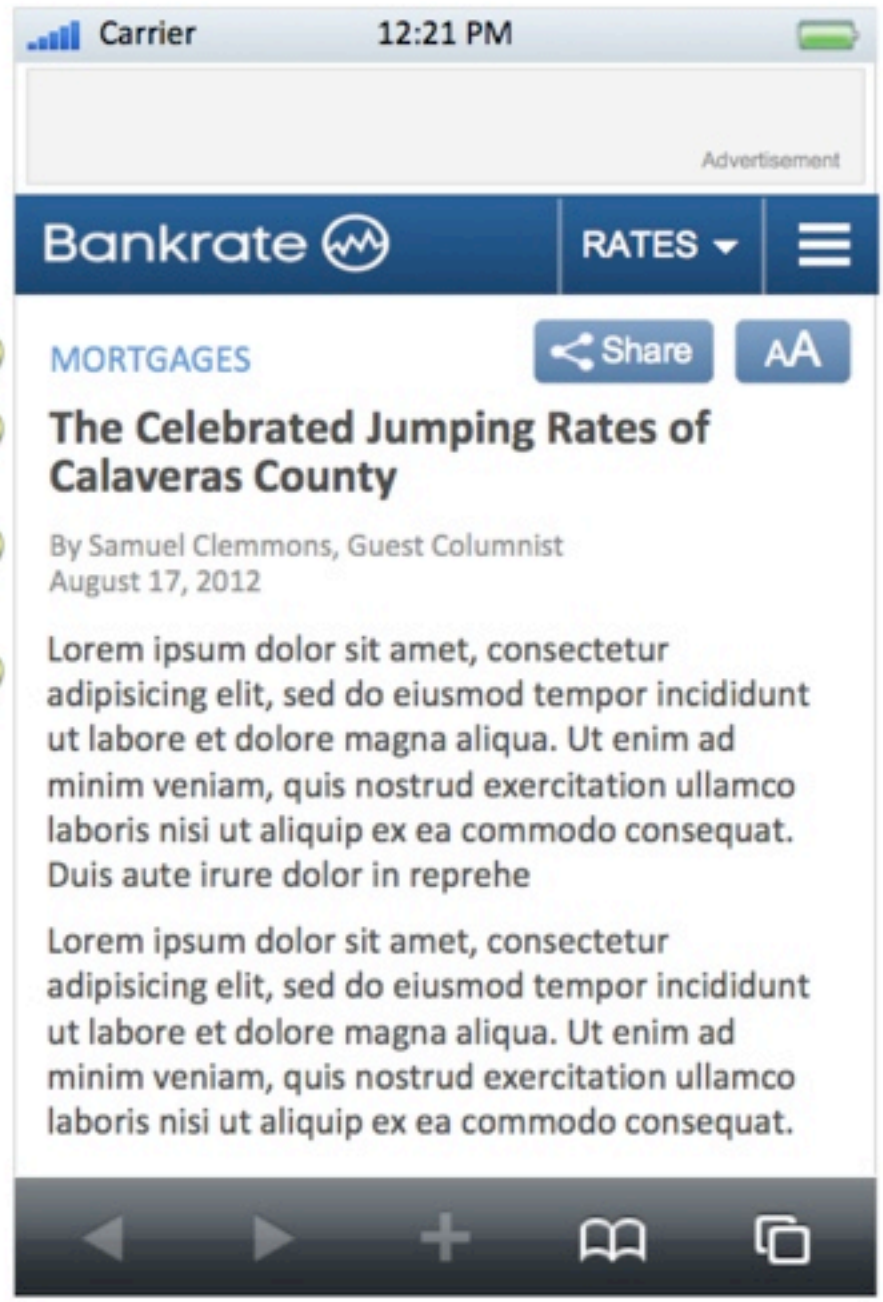
5 – Share This Story. Provide buttons to share the story via Facebook, Twitter, etc. after the copy on each page of the story. Highlight the top 3-4 social sites and include the rest in a pop-up accessed by the share button.
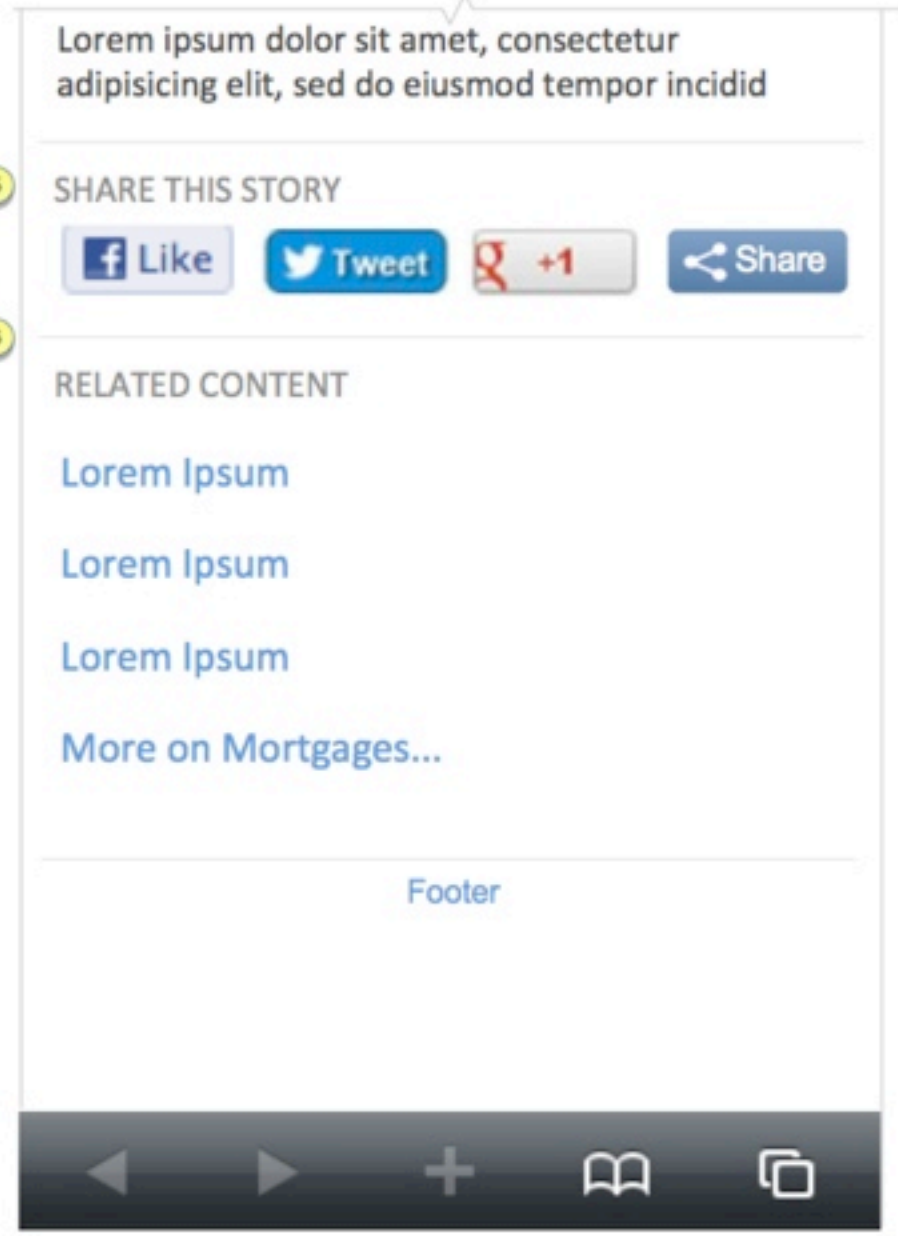
[Like] [Tweet] [+1] [Share]

An alternative approach would be only allow a small set of sharing choices. In this case, use square icons if you need to who more than 4 options.

[Facebook] [Twitter] [Google+] [email] [chat]

6 – Related content (title TBD). Provide a short 2-5 item list of related stories and content. Use the last item to link back to the product/category landing page that the story is assigned to (e.g., More on Mortgages...)

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(1) **MORTGAGES** [Share] [AA]

(2) **The Celebrated Jumping Rates of Calaveras County**

(3) By Samuel Clemmons, Guest Columnist
August 17, 2012

(4) Lorem ipsum dolor sit amet, consectetur adipisicing elit, sed do eiusmod tempor incidunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehe

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(5) **SHARE THIS STORY**

[Like] [Tweet] [+1] [Share]

(6) **RELATED CONTENT**

Lorem Ipsum

Lorem Ipsum

Lorem Ipsum

More on Mortgages...

Footer

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Share Social links menu

The full Bankrate.com site provides a number of ways to share stories and other content.

SHARE THIS STORY

Like 2 people like this. Be the first of your friends.

Share Tweet +1

LinkedIn Delicious Reddit
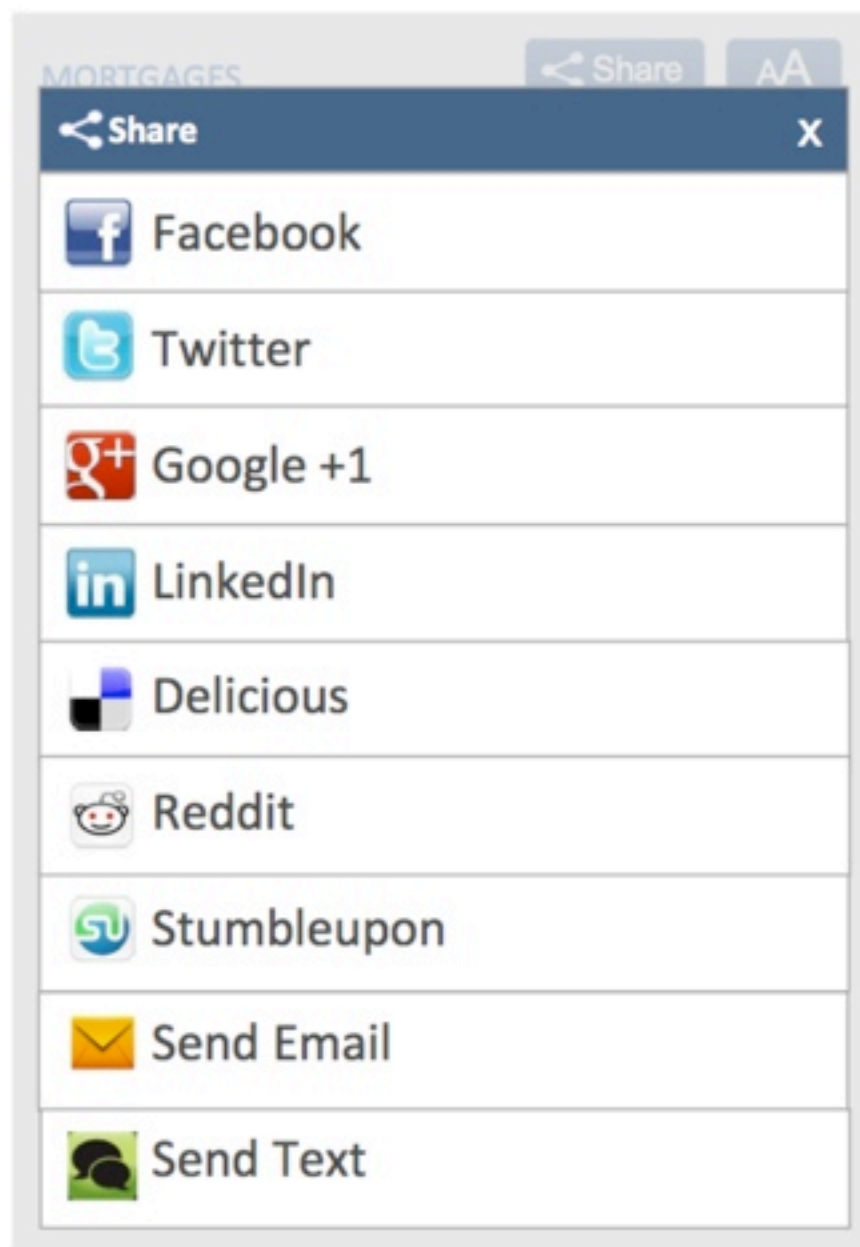
Stumbleupon Email story

Overlay Pop-up List
The light box style overlay* shown to the right allows for all of the current options in pop-up list.

Consider adding a smartphone-only option that allows the user to send an SMS text.

Tapping off of the list or on the Close button, closes the overlay.

* The exact appearance of the control will depend on the capabilities of the platform used to create the mobile site.

MORTGAGES

Share AA

Share   X

Facebook

Twitter

Google +1

LinkedIn

Delicious

Reddit

Stumbleupon

Send Email

Send Text

AA Font size control

When the user taps this button, show an overlay that lets them select the font size of the body text.

When the user clicks on a new size, it is applied and the overlay closes. If the user taps to the side of the overlay, it also closes.
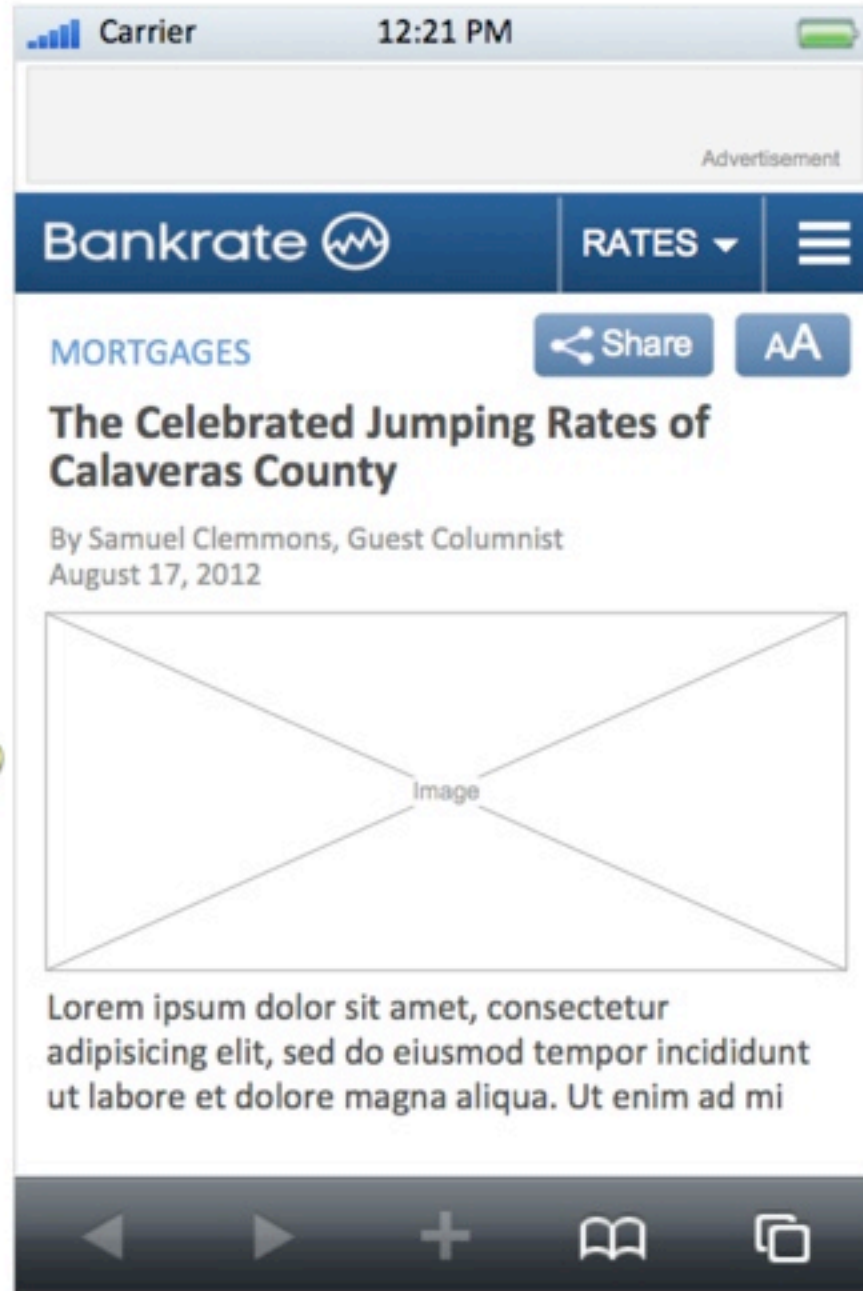
MORTGAGES

Share AA

The Celebrated Calaveras Coun

By Samuel Clemmons, August 17, 2012

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X-Small

Small ✓

Medium

Large

X-Large

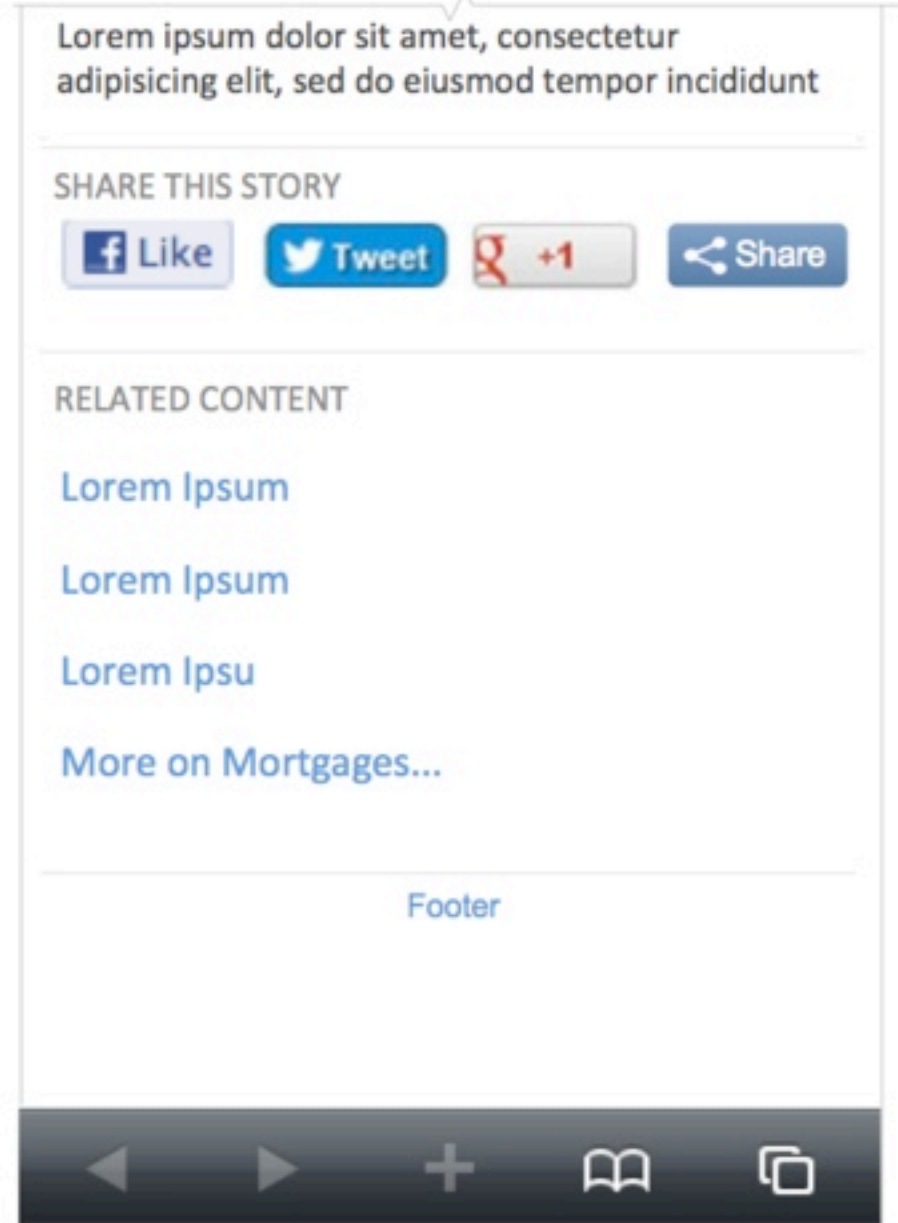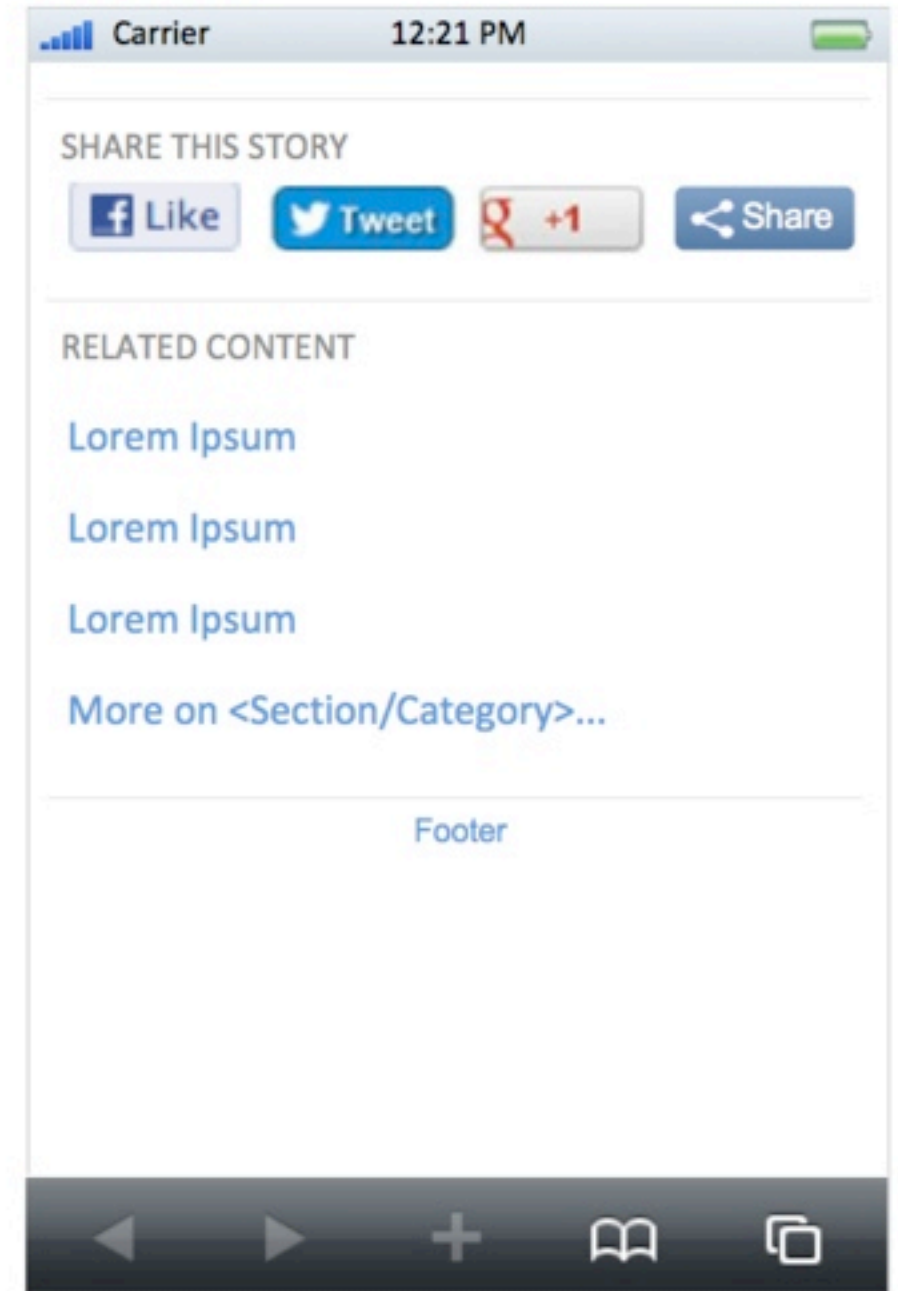| Screen name	Story Page with Picture
Description	Layout for a story page with a lead picture

Annotations

This page works the same as the text-only story page with the following exceptions.

1 – **Picture.** A picture can be placed after the byline, before the story text.

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MORGAGES

◁ Share   AA

The Celebrated Jumping Rates of Calaveras County

By Samuel Clemmons, Guest Columnist
August 17, 2012

Image

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After page copy

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SHARE THIS STORY

f Like   🐦 Tweet   g+ +1   ◁ Share

RELATED CONTENT

Lorem Ipsum

Lorem Ipsum

Lorem Ipsu

More on Mortgages...

Footer

Screen name	Slideshow page
Description	Layout for a slideshow page where the user can flip through pictures snd related text.

Annotations

This page works the same as the text-only story page with the following exceptions.

1 – Slideshow picture and controls. Place a slide counter centered below the picture area.

- On the first page, only show forward indicator (right aligned)

- On the middle slides in the slideshow, show back and forward indicators (left and right aligned respectively)

- On the last slide, only show the back indicator (left aligned)

Slide can be changed by swiping left or right as well as tapping on the forward and back arrows below the picture.

2 – Slide commentary. Indicate the slide title and descriptive text below the picture. Truncate the text at 4 lines and add a 'More…' link as shown. When the user clicks the more link, expand the text. When expanded, show a 'Less…' link that allows the text to be collapsed back to 4 lines.

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Advertisement

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SECTION ⌁ Share AA

Slideshow Title

Image

(1)

1 of 11 >

Slide Title

(2) Lorem ipsum dolor sit amet, consectetur adipisicing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation More…

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Below the fold…

Carrier 12:21 PM

SHARE THIS STORY

f Like Tweet g+ +1 ⌁ Share

RELATED CONTENT

Lorem Ipsum

Lorem Ipsum

Lorem Ipsum

More on <Section/Category>…

Footer

◀ ▶ + 📖 ⧉

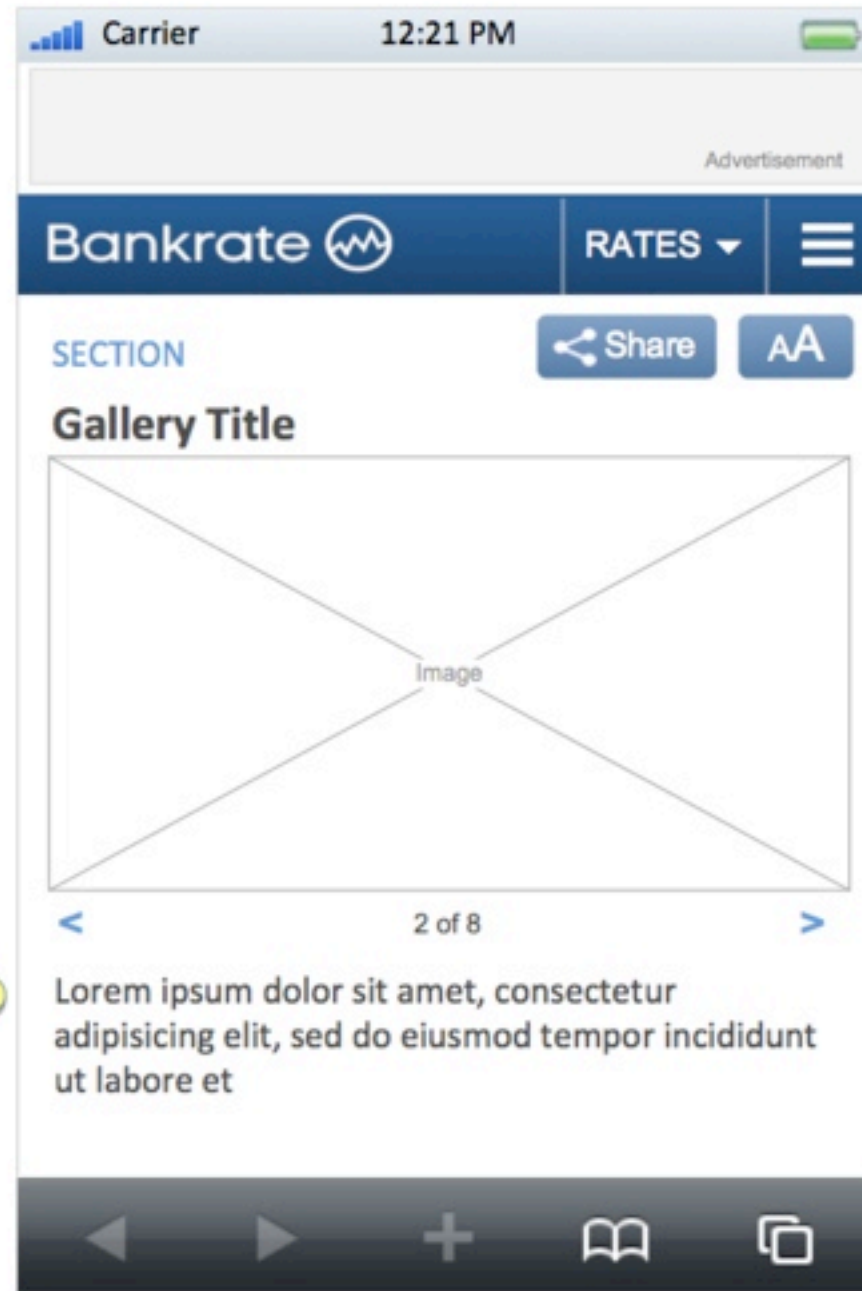| Screen name	Gallery page
Description	A gallery page is similar to a slideshow except that text and graphics are included in the picture area.

Annotations

This page works the same as the slideshow story with the following exceptions.

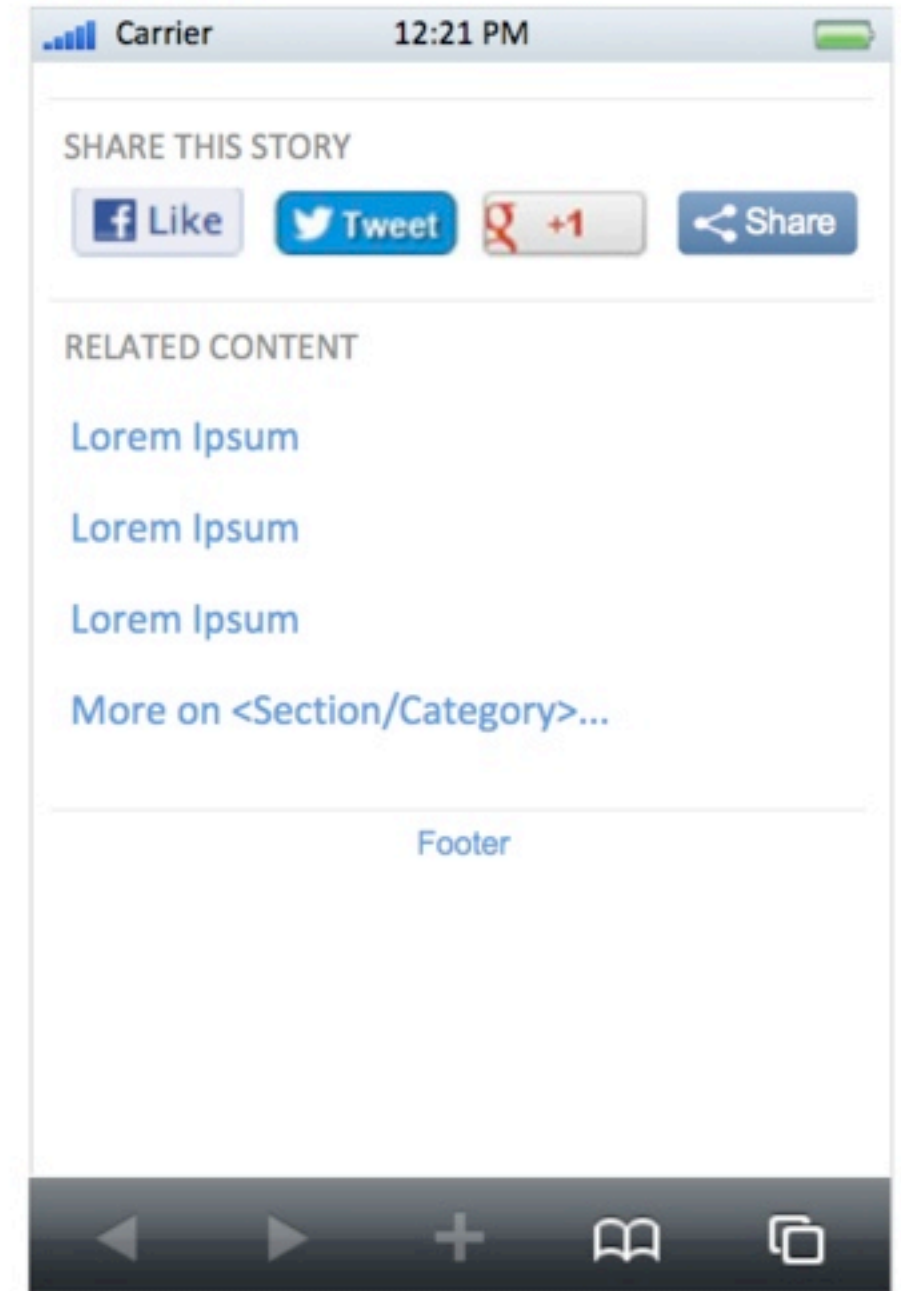**1 – Summary text**. Appears below the picture area. The text remains the same for all pictures in the gallery.

Note: Text and graphics may be too small to read in Gallery pictures. Consider trying the following to improve the readability of gallery articles:

1. Optimize font sizes for mobile display on gallery graphics.

2. Allow user to zoom and pan the image in a full screen mode.

See next page for an alternative design that would allow zooming and panning using a technology like PhotoSwipe..

Below the fold...

Carrier — 12:21 PM

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SECTION ⤴ Share AA

Gallery Title

Image

< — 2 of 8 — >

(1) Lorem ipsum dolor sit amet, consectetur adipisicing elit, sed do eiusmod tempor incididunt ut labore et

Carrier — 12:21 PM

SHARE THIS STORY

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RELATED CONTENT

Lorem Ipsum

Lorem Ipsum

Lorem Ipsum

More on <Section/Category>...

Footer

Initial Gallery Page

Gallery Picture Viewer - Portrait

Gallery Picture Viewer - Landscape

Gallery Picture Viewer — Landscape
The user can turn the phone to get a bigger landscape oriented picture. The title line and paging bar are shown on here. Note that they should be translucent and disappear after 5 seconds.

Initial Gallery Page — Thumbnails
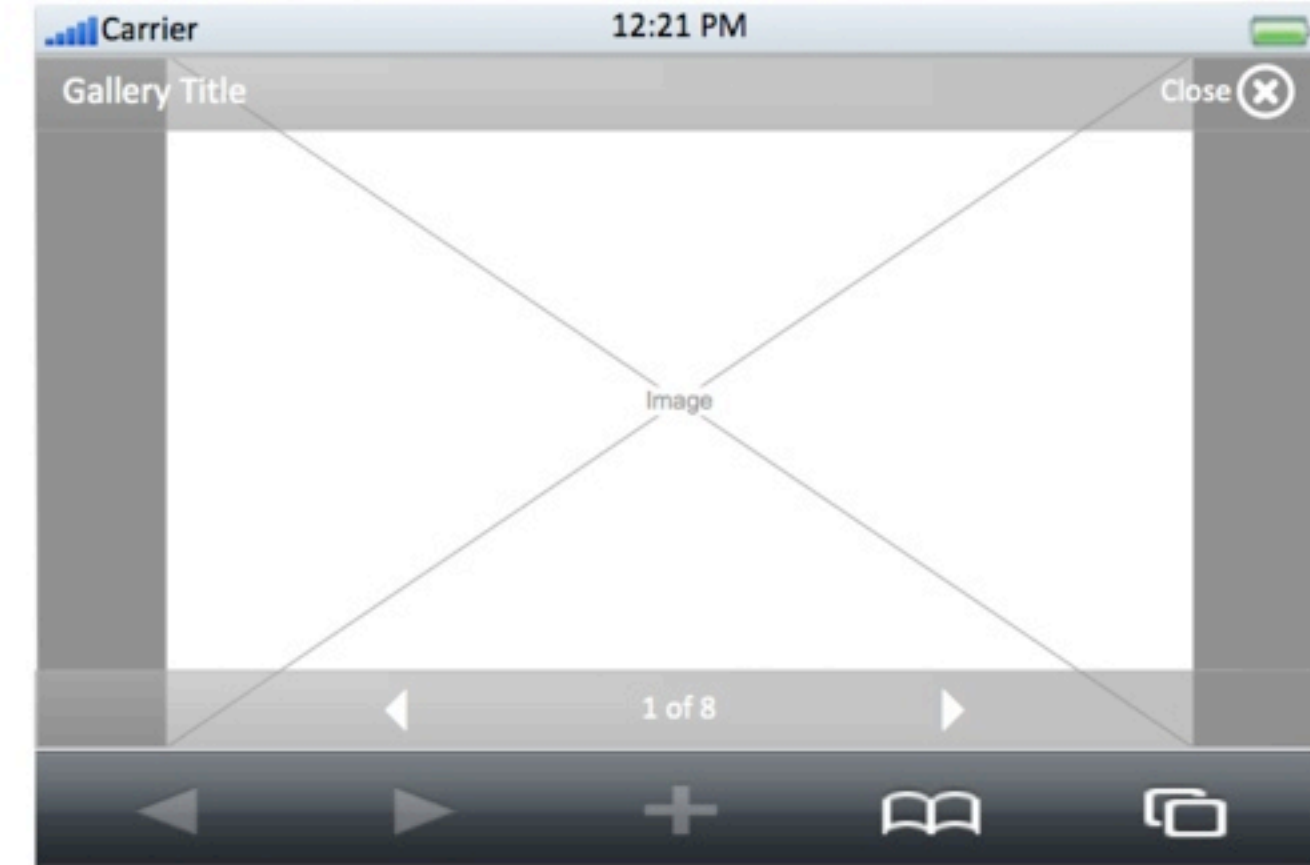Show summary text directly below the gallery title followed by thumbnails of the gallery images.
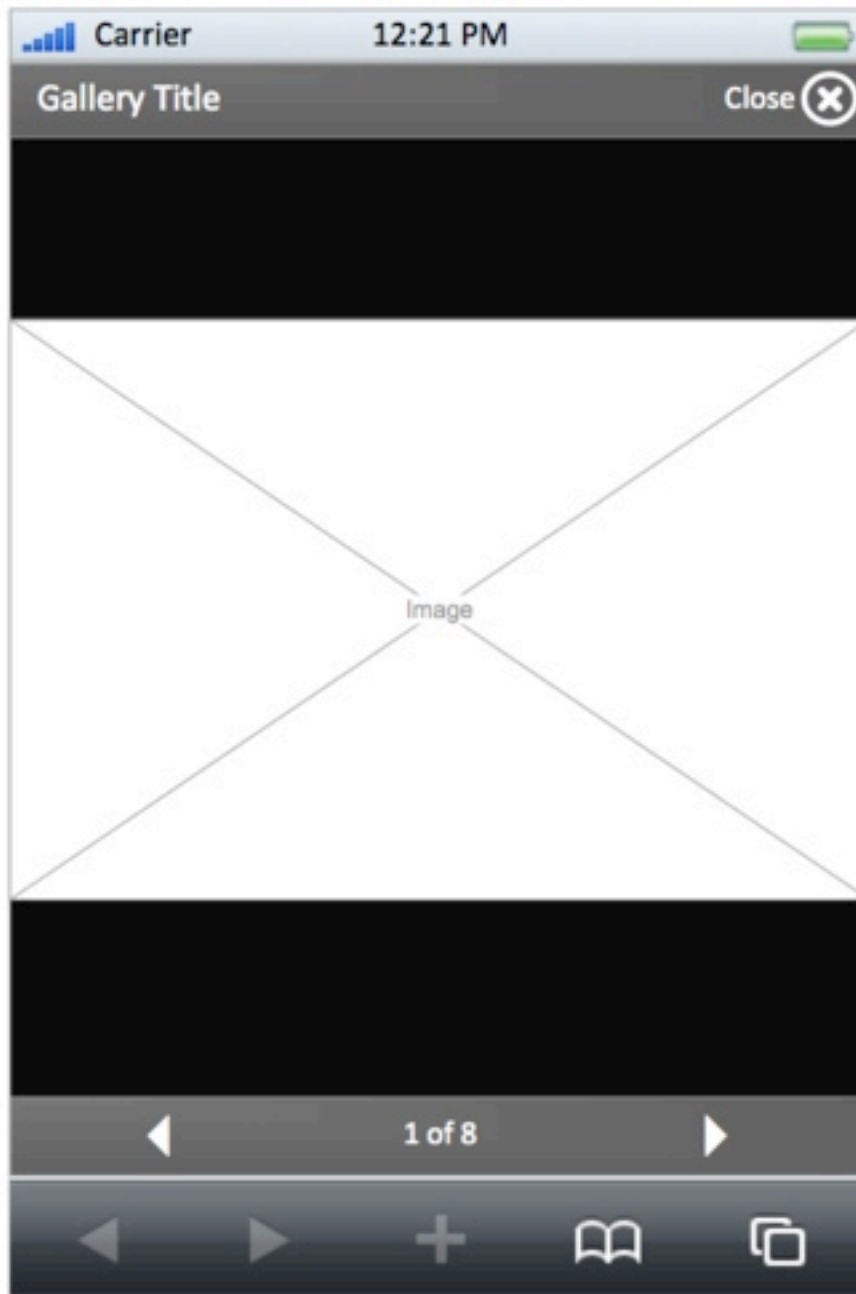
Gallery Picture Viewer — Portrait Phone Orientation
Show full gallery pictures in a photo-like viewer. The user will be able to expand, pinch and pan the picture. To move between images the user can swipe or use the buttons at the bottom of the picture. The title line and paging bar appear initially for 5 seconds and come back when the user taps the screen.
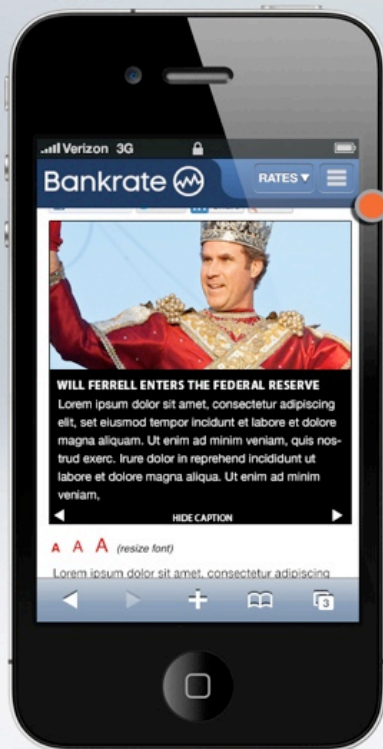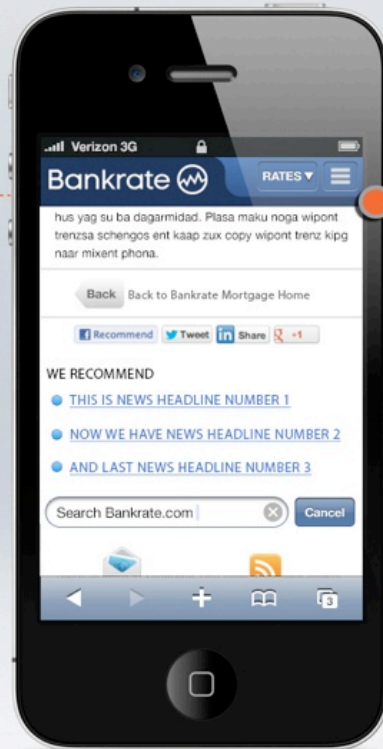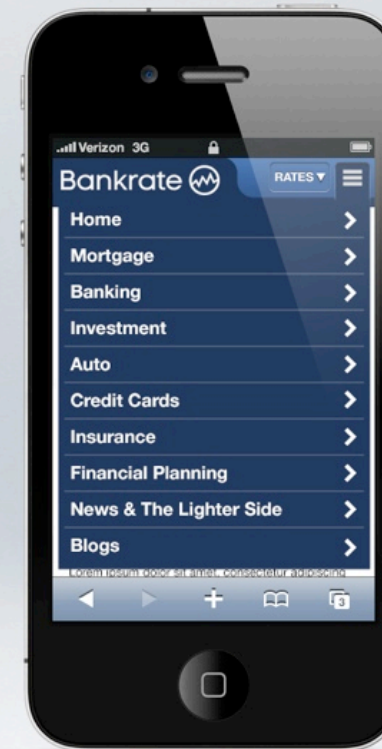
Android 2.3.4

iPone 4s iOS5

Slide Show On

Content Scroll

Main Menu Bar is always on top. Content scrolls underneath main menu in the same manner as the USA Today Mobile Web Site

Selected Main Menu

iOS 6 Sharing