

Project	Bankrate.com Tablet Wireframe Design
Author	R Santore
Date	Sep 25, 2012

Revision History

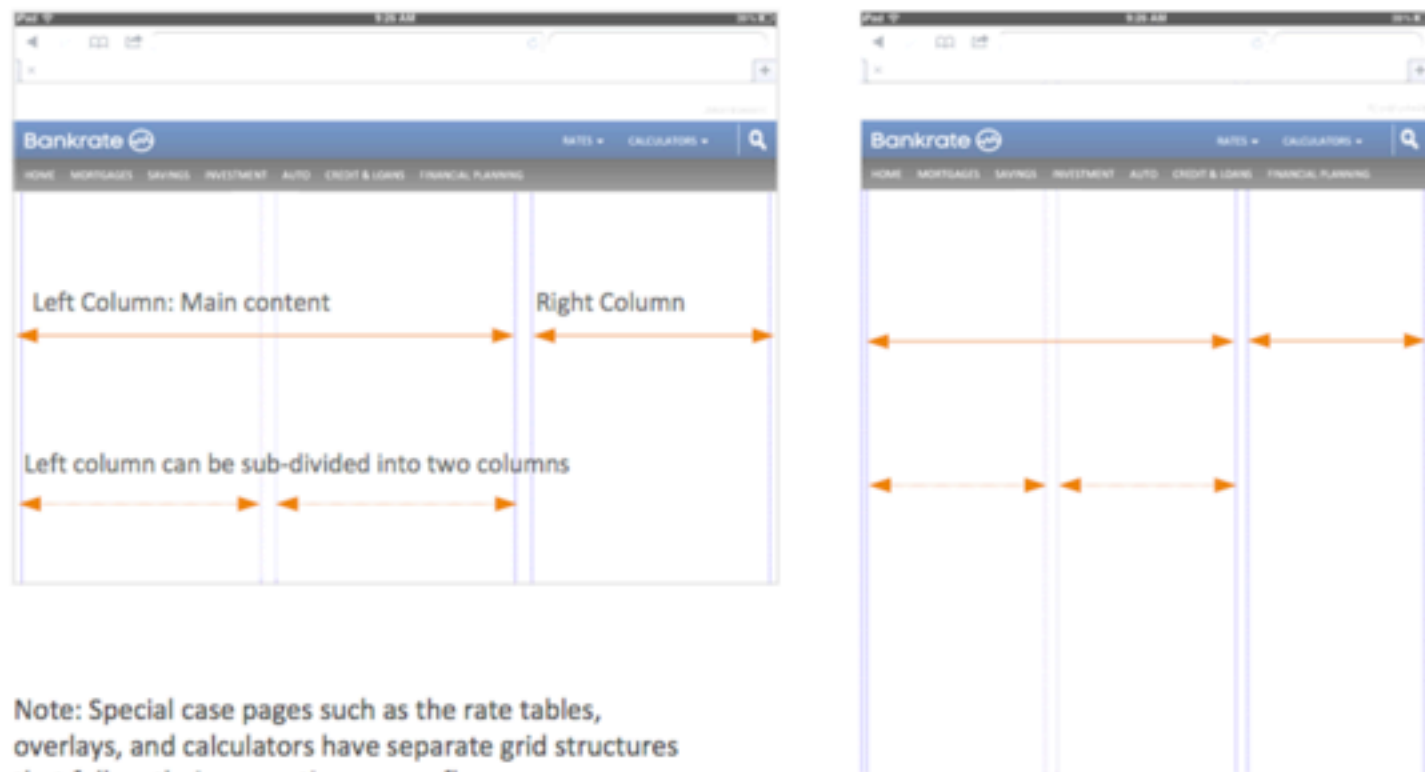
Version	Date	Author	Description
0.1	Sep 7, 2012	R Santore	First draft of the following screens: - Global elements - Home Page - Landing Page (2 versions) - Rate Table (2+ versions) - Rate Search (2 versions) - Rate Dropdown (2 versions)
0.3	Sep 18, 2012	R Santore	Applied variable column width layout Updated global banner to de-emphasize search Added wireframes for: - Calculators (initial state, results, and results with amortization) - Story pages (text only, with picture) - Slideshow - Gallery
0.4	Sep 25, 2012	R Santore	Added grid layout options Added annotations

# Layout ::

### General Layout Grid

The wireframes in this document use a two-column approach.

The left column is wider and contains the main content of the page. The right column is narrower. The left column can be sub-divided into two columns to support smaller content blocks.



Note: Special case pages such as the rate tables, overlays, and calculators have separate grid structures that follow their respective screen-flows

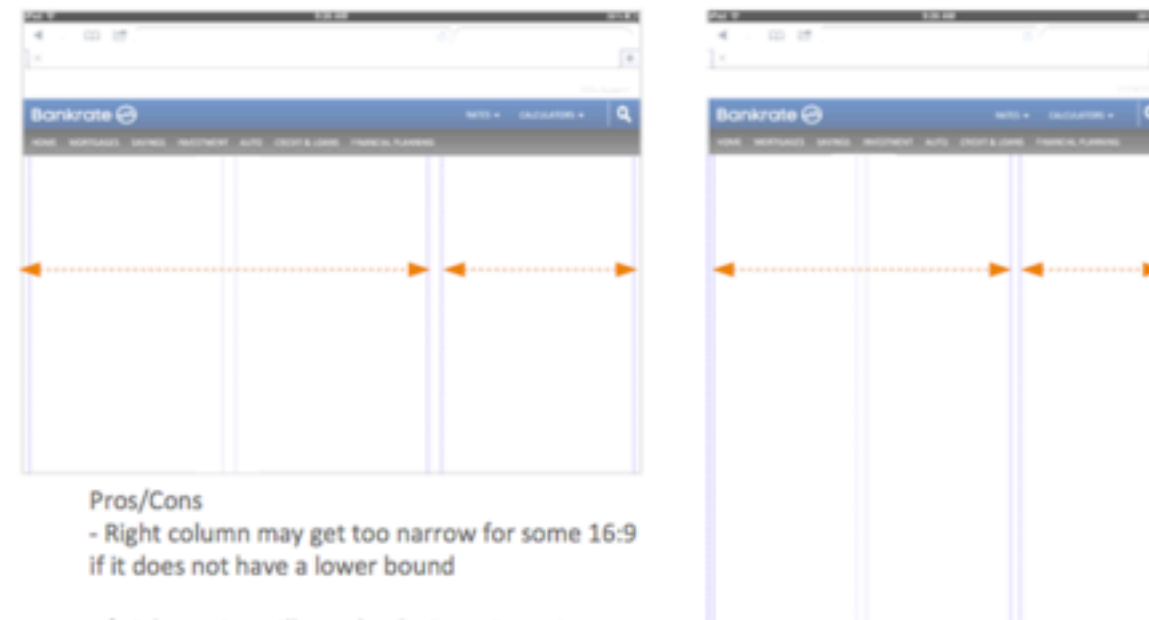
### Impact of Device Orientation

The wireframes in this document are optimized for tablets with a 4:3 aspect ratio (iPad). The column widths change as the orientation changes while the font sizes and touch-target heights stay the same.

There are different ways to resize the columns - the end goal is to maintain a usable interface (i.e., none of the columns get too narrow to fit the content/module).

#### Equally Proportioned Columns

Page is divided into thirds and the column width rescales when the orientation changes.



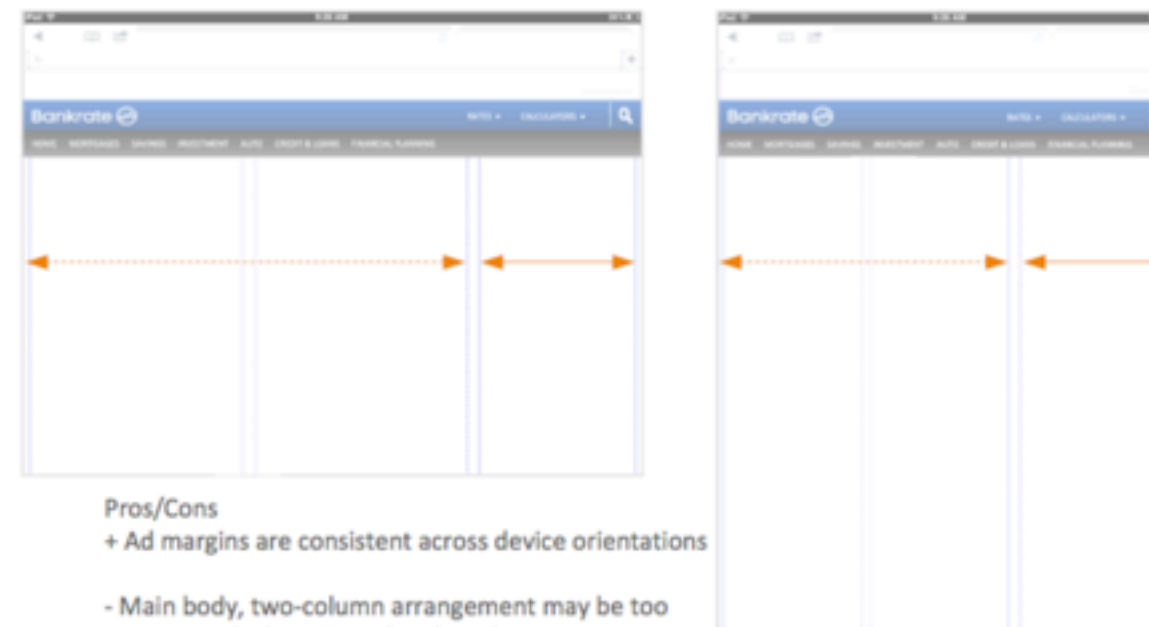
Pros/Cons

- Right column may get too narrow for some 16:9 if it does not have a lower bound

+/- Ad margins will vary by device orientation

#### Fixed/Bounded Columns

The main portion of the screen resizes to accommodate most tablet devices and is bounded to get no smaller than a minimum amount. The right column is either fixed or bounded by the width of the ads and interactive components.



Pros/Cons

+ Ad margins are consistent across device orientations

- Main body, two-column arrangement may be too compressed when viewed with real content

# 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, a Calculators ▾ button, and a search button.

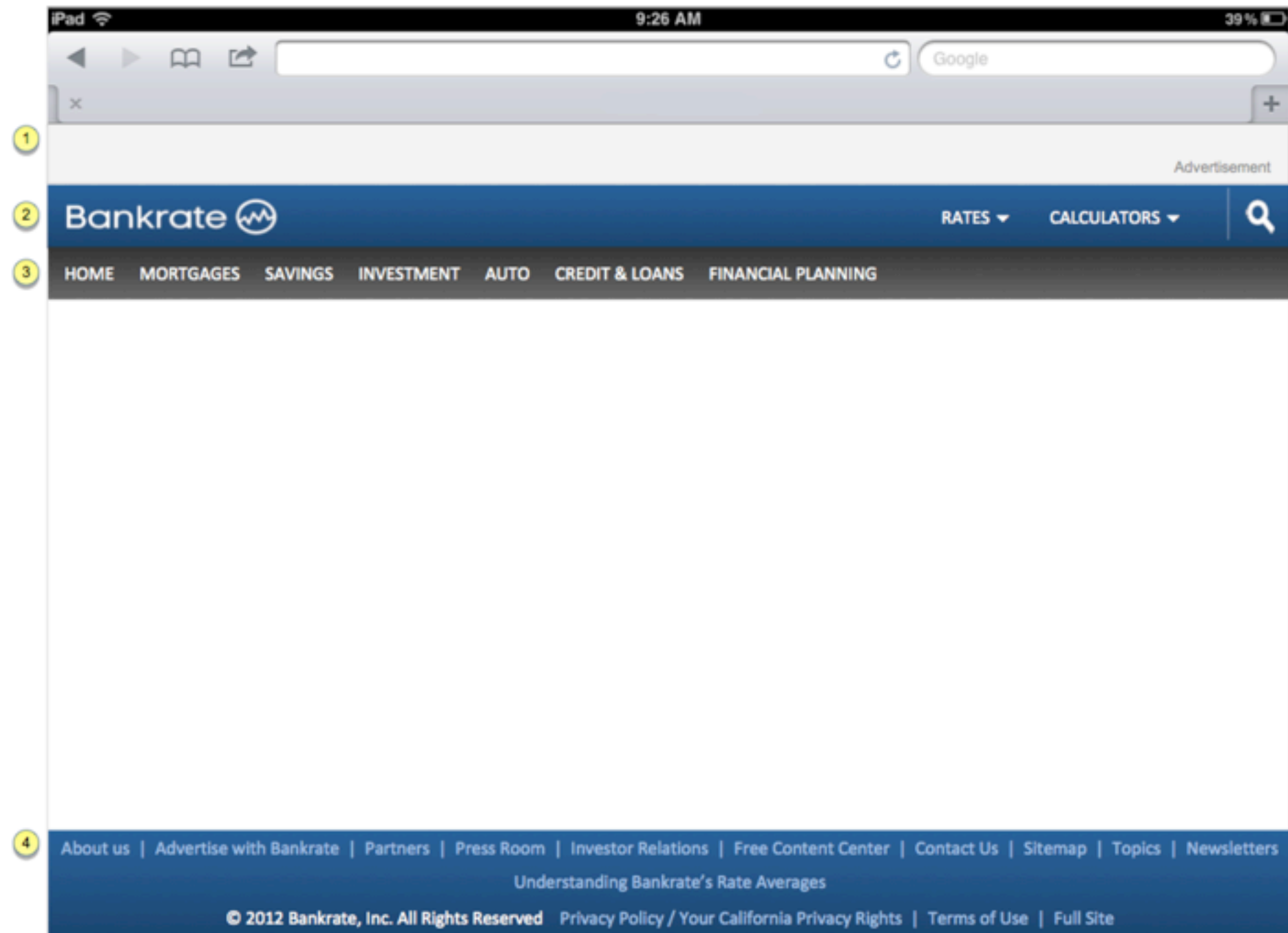
- The Bankrate logo is a link to the home page.
- 'Rates ▾' opens the Rates overlay
- 'Calculators ▾' opens the Calculator menu
- The search icon opens the search field in an overlay below the Bankrate banner.



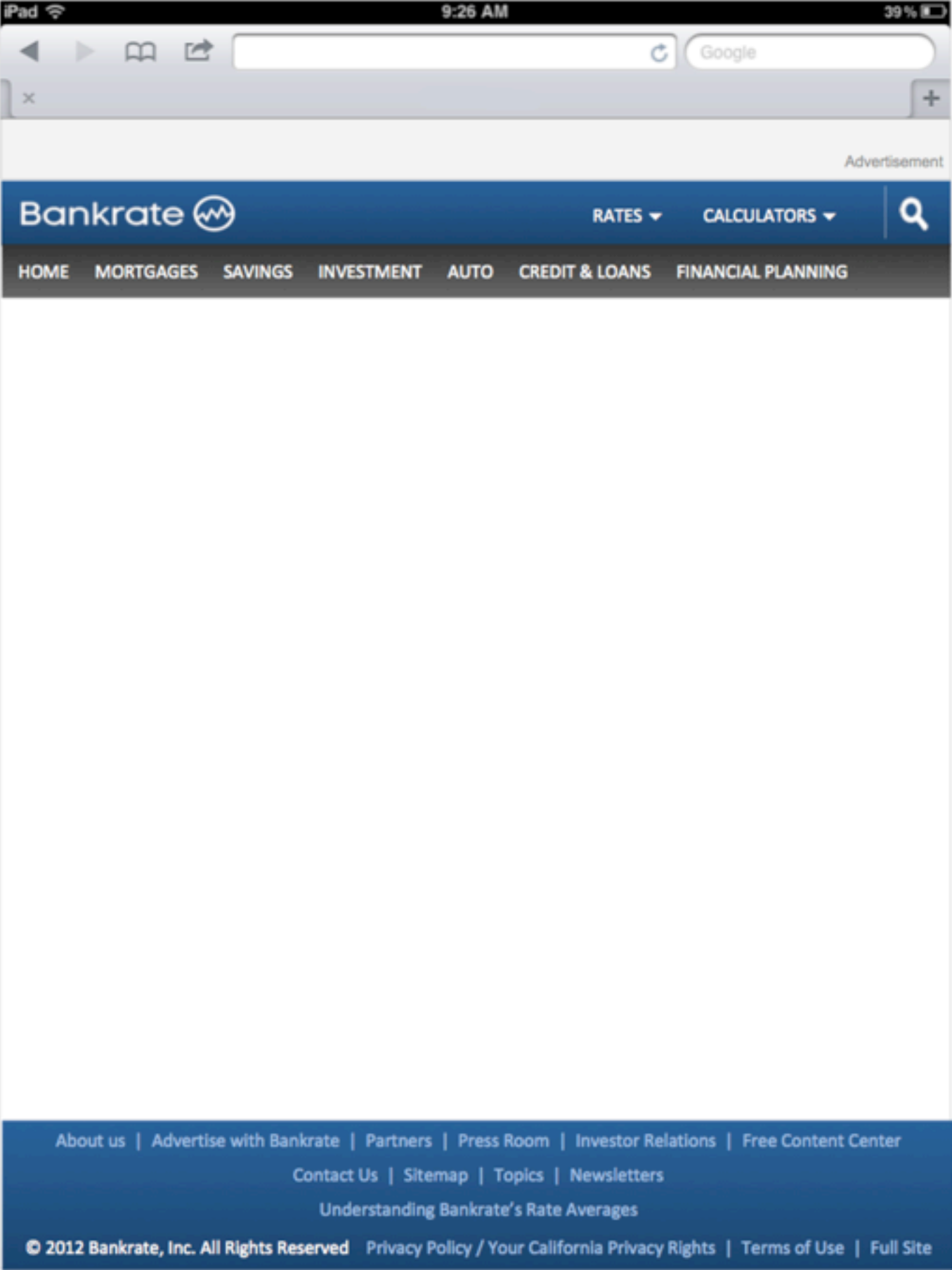
**3- Navigation bar.** Appears below the Bankrate banner and contains top-level navigation categories for the site. The currently selected category is highlighted. A second level navigation bar appears if the selected category has more than one sub-category.

**4 – Footer.** The footer appears on the bottom of all pages. Include same links as on Full site as well as a link to the Full site.

**Cobrand Banner (not shown).** Cobrand partners site banner appears above the Bankrate banner and the Bankrate logo changes to a 'Powered by Bankrate' logo (as with the smartphone wireframes).



Portrait orientation – Global elements



Fonts stay same size, banners resize to fit screen width

Items in footer wrap as needed. Footer height increases to accommodate wrapped links.

Screen name	Home Page
Description	Landscape version of the home page.

Annotations

Page displays content shown on the redesigned home page (below), with changes made to better accommodate tablet touch-based interaction (larger target sizes, more space between tap targets, and font sizes more optimized for tablet).



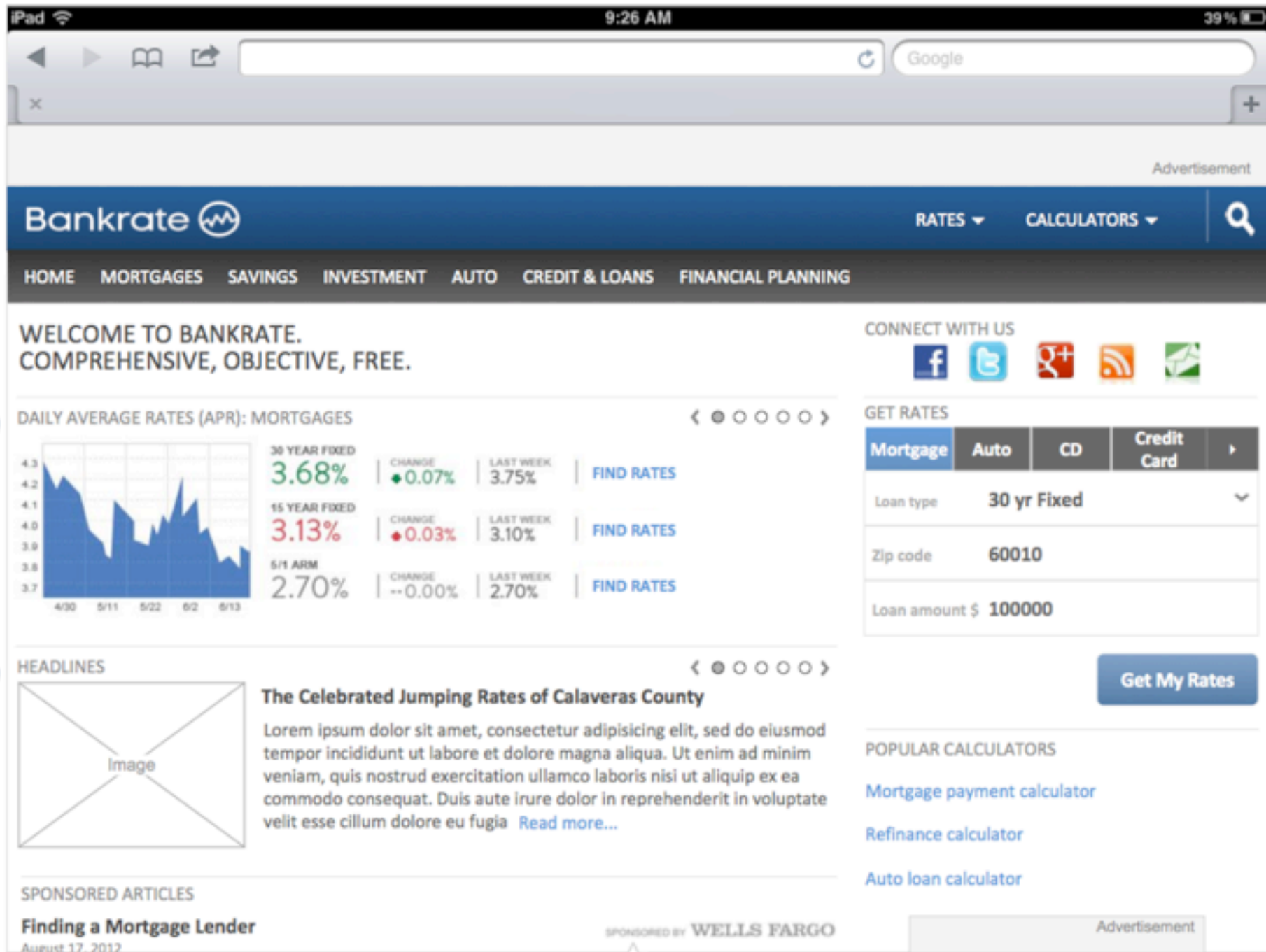
Additional differences are outlined below.

**1 – Daily Averages Carousel.** A carousel control is used to switch between types of rates (Mortgages, Auto, CDs, etc) to take advantage of the swipe interaction available with tablets. Alternatively a dropdown control could be used (as used on the full site).

**2 – Headlines Carousel.** To save space and enhance interactivity, a carousel control is used to cycle through featured headlines.

**3 – Get Rates.** Instead of a dropdown for changing the category of rates, a horizontal set of tabs are used. This control shows 3-4 choices and slides to the left to reveal more choices.

Tablet Version (Draft)



1

2

3



**The Celebrated Jumping Rates of Calaveras County**  
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SPONSORED ARTICLES  
**Finding a Mortgage Lender**  
 August 17, 2012

SPONSORED BY WELLS FARGO

Advertisement



Screen name	Home Page (continued)
Description	Content below the fold on the home page.

### Annotations

Content appears much the same as it does on the full site. Note that for the page to scale correctly between landscape and portrait orientations that a consistent grid structure will need to be used for content and landing pages.

### Tablet Version, Below the fold (Draft)

#### SPONSORED ARTICLES

##### Finding a Mortgage Lender

August 17, 2012

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SPONSORED BY WELLS FARGO

##### Finding a Mortgage Lender

August 17, 2012

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SPONSORED BY CHASE

#### INTEREST RATES, TRENDS AND ANALYSIS

##### Interest Rate Roundup

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Mortgage rates for Aug 17, 2012

##### COFI, LIBOR, Prime Rates

WSJ Prime Rate	3.25
Federal Discount Rate	0.75
6-Month LIBOR Rate	0.74
1-Year LIBOR Rate	1.07

##### Tracking Rates

- [Mortgage Rate Trend Index](#)
- [Graph Rate Trends](#)
- [CD Rate News](#)
- [Your Best Interest Report](#)
- [Federal Reserve Coverage](#)

Site Promo

Advertisement

Footer

Portrait orientation for Home page

Continued below the fold

INTEREST RATES, TRENDS AND ANALYSIS

Interest Rate Roundup

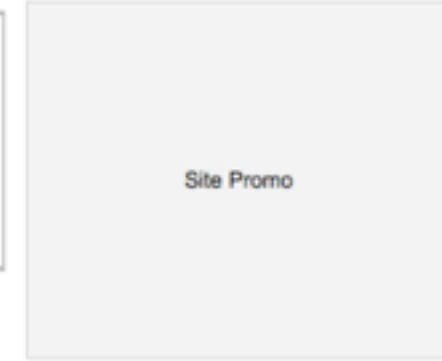
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[Lorem ipsum dolor sit amet,](#)



Mortgage rates for Aug 17, 2012

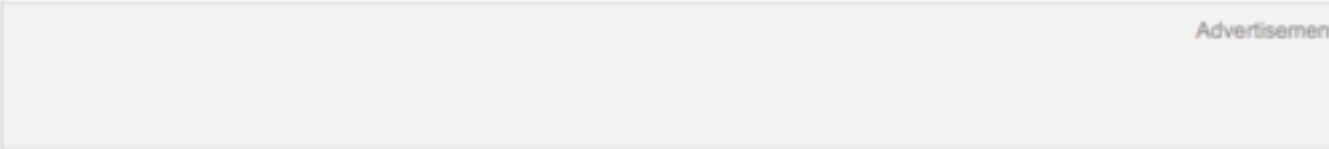


COFI, LIBOR, Prime Rates

WSJ Prime Rate	3.25
Federal Discount Rate	0.75
6-Month LIBOR Rate	0.74
1-Year LIBOR Rate	1.07

Tracking Rates

- [Mortgage Rate Trend Index](#)
- [Graph Rate Trends](#)
- [CD Rate News](#)
- [Your Best Interest Report](#)
- [Federal Reserve Coverage](#)



Advertisement sizes need to be determined. Since ads do not typically dynamically resize, recommend sizing ads to use the full margin width in portrait (where the column widths are thinner).

Screen name	Category Landing Page
Description	Example layout for a category landing page.

**Annotations**

Page displays content shown on the redesigned landing page (below), with changes made to better accommodate tablet touch-based interaction (larger target sizes, more space between tap targets, and font sizes more optimized for tablet).



Additional differences are outlined below.

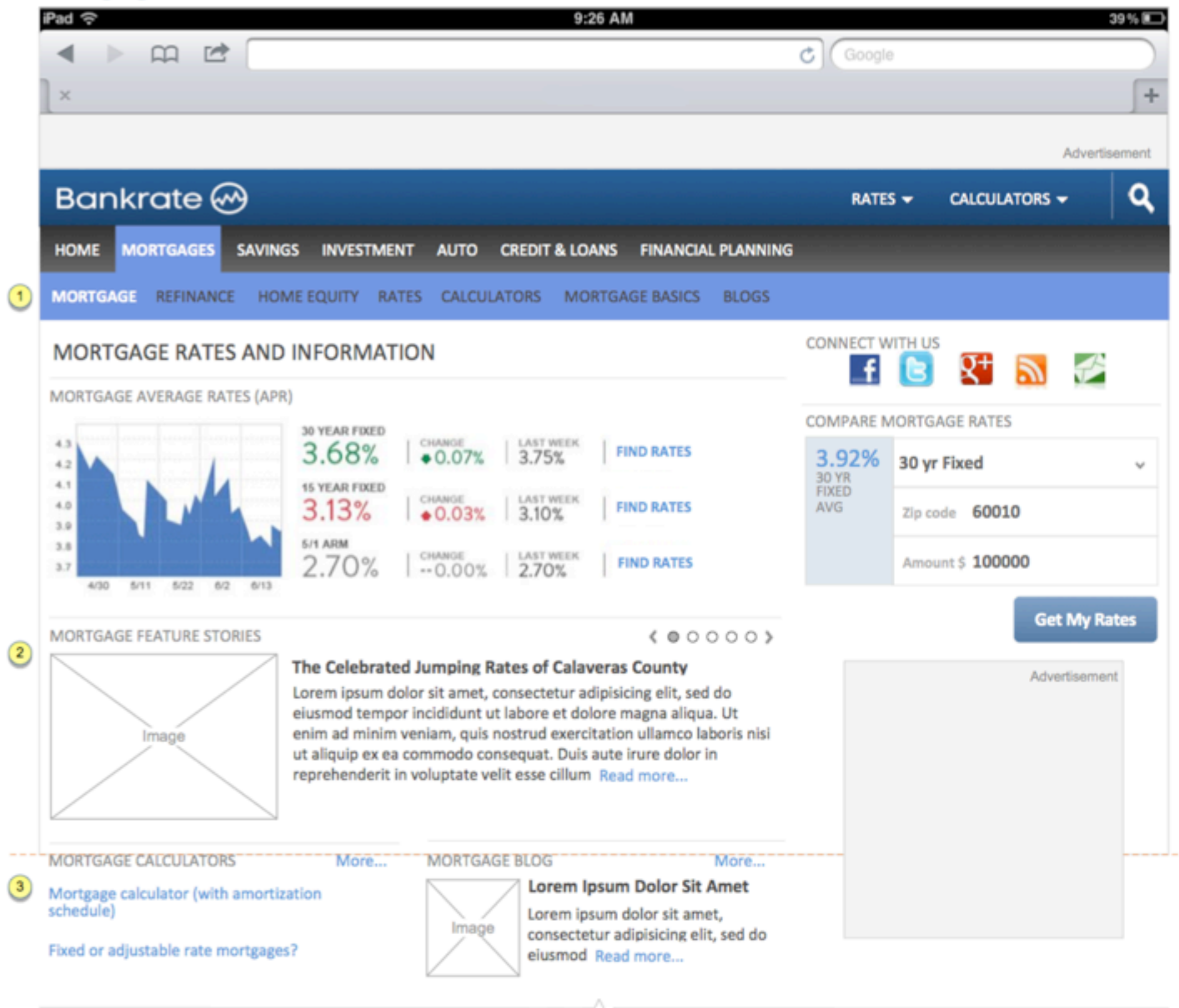
**1 – Second Level Navigation Bar.** Provides access to second level landing pages under each main navigation category. By default, the first item is selected.

**2 – <Category> Feature Stories Carousel.** To save space and enhance interactivity, a carousel control is used to cycle through featured headlines (e.g., Category news stories, Basics, Sponsored stories, etc).

**3 – Additional content.** Can appear in the main body in one or two column wide blocks (e.g., Calculators, Blog Entries, Interest Rate Trends and Analysis, additional stories, etc)

**4 – Compare Rates.** Show the current average for the selected loan type. Use touch friendly entry fields. Note that if a scalable three column layout is used that a self labeling field will likely have to be used for the loan type so that it will fit in the portrait orientation.

**Landing Page**



1

2

3

4

Landing Page, Portrait Orientation

**Bankrate** RATES CALCULATORS

HOME MORTGAGES SAVINGS INVESTMENT AUTO CREDIT & LOANS FINANCIAL PLANNING

MORTGAGE REFINANCE HOME EQUITY RATES CALCULATORS MORTGAGE BASICS BLOGS

### MORTGAGE RATES AND INFORMATION

MORTGAGE AVERAGE RATES (APR)

30 YEAR FIXED	3.68%	CHANGE: +0.07%	LAST WEEK: 3.75%	FIND RATES
15 YEAR FIXED	3.13%	CHANGE: +0.03%	LAST WEEK: 3.10%	FIND RATES
5/1 ARM	2.70%	CHANGE: --0.00%	LAST WEEK: 2.70%	FIND RATES

COMPARE MORTGAGE RATES

3.92% 30 yr Fixed

Zip code: 60010

Amount \$: 100000

**Get My Rates**

CONNECT WITH US

MORTGAGE FEATURE STORIES

**The Celebrated Jumping Rates of Calaveras County**

Image placeholder

Advertisement

MORTGAGE CALCULATORS More...

MORTGAGE BLOG More...

REAL ESTATE ADVISOR More...

Continued below the fold

MORTGAGE CALCULATORS More...

Mortgage calculator (with amortization schedule)

Fixed or adjustable rate mortgages?

Loan-to-value calculator

MORTGAGE BLOG More...

Image placeholder

**Lorem Ipsum Dolor Sit Amet**

Lorem ipsum dolor sit amet, consectetur adipi [Read more...](#)

Mortgage annual percentage rate calculator

REAL ESTATE ADVISOR More...

Image placeholder

**Lorem Ipsum Dolor Sit Amet**

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Adjustable-rate mortgage calculator

INTEREST RATES, TRENDS AND ANALYSIS

**Interest Rate Roundup**

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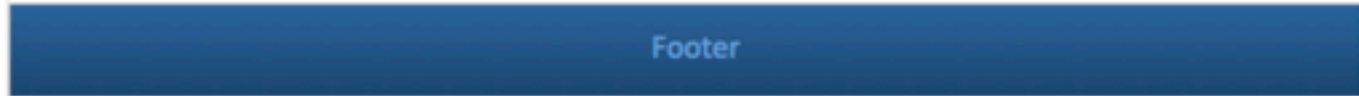
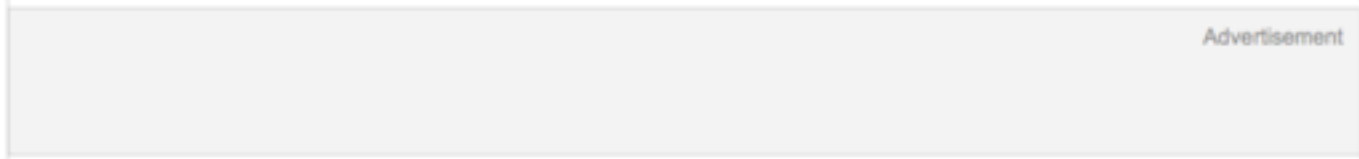
Mortgage rates for Aug 17, 2012

COFI, LIBOR, Prime Rates

WSJ Prime Rate	3.25
Federal Discount Rate	0.75
6-Month LIBOR Rate	0.74
1-Year LIBOR Rate	1.07

Tracking Rates

- [Mortgage Rate Trend Index](#)
- [Graph Rate Trends](#)
- [CD Rate News](#)
- [Your Best Interest Report](#)
- [Federal Reserve Coverage](#)



Screen name	Rate Table
Description	An interactive rate table allow the user to change parameters and view results without having to leave the page – thereby reducing hierarchy and creating a more compelling user interaction.

**Annotations**

Rate tables fit navigationally within the second level of navigation bar. The page is designed so that it can scale between landscape and portrait orientations.

**1 – Page Title.** Include the city and state for the entered zip code with the title.

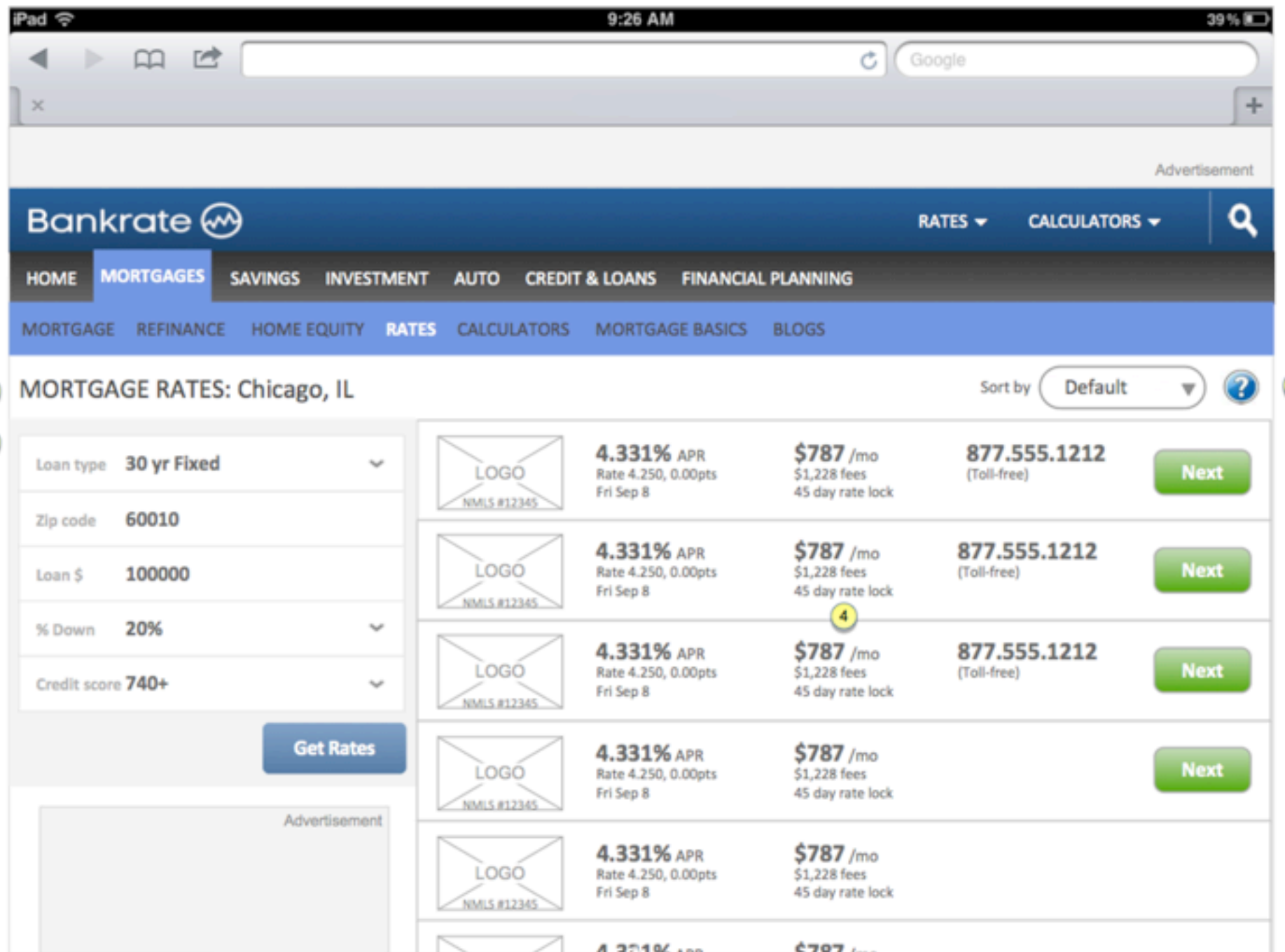
**2 – Parameters.** Rate parameters are entered in fields on the left side of the page. If the user arrives at the page without having first selected parameters on a preceding page, default select the parameters.

Note that the city and state field are not provided – this is done to shorten the list of parameters and simplify error checking. If city /state selection is still needed, change the field to ‘Location’ and pop-up a zip cod and City/state selector when the field is tapped.

‘Loan amount \$’ has been shortened to ‘Loan \$’ so that it fits when the page is in the portrait orientation. Alternatively, this could be shortened to ‘Loan amt \$’ or ‘Loan amount’.

**2 – Help.** Pop-up up terminology help when the user taps the help icon.

**3 – Results List.** Show the information as shown in the example on the right. If the lender does not have a logo, wrap the lender name in the space allowed



Portrait orientation

Bankrate mobile app wireframe in portrait orientation. The screen displays mortgage rates for Chicago, IL (60010). The interface includes a search bar, navigation menu, and a list of mortgage offers. Each offer shows a 4.331% APR, a monthly payment of \$787, and a toll-free phone number 877.555.1212. A 'Get Rates' button is visible on the left side of the offer list.

**MORTGAGE RATES: Chicago, IL (60010)** Sort by: Default

Loan type	30 yr Fixed
Zip code	60010
Loan \$	100000
% Down	20%
Credit score	740+

**Get Rates**

Rate	APR	Monthly Payment	Phone
4.331%	4.331% APR	\$787 /mo	877.555.1212
	Rate 4.250, 0.00pts	\$1,228 fees	(Toll-free)
	Fri Sep 8	45 day rate lock	

APR and Payment examples shown do not include amounts for taxes and insurance premiums. The monthly payment obligation will be greater if taxes and

Continued below the fold

Bankrate mobile app wireframe showing content continued below the fold. The screen displays insurance information, quality assurance, and sponsored ads.

insurance are included. If you believe that you have received an inaccurate quote or are otherwise not satisfied with the services provided to you by the lender you choose, please [click here](#).

**Quality Assurance**  
Compare rates with confidence. Rates are accurate and available as of the date seen for Bankrate customers. Identify yourself as a Bankrate consumer to get the Bankrate.com rate. Bankrate.com has today's most competitive mortgage rates.

- + [Notes on rates for jumbo mortgage loans](#)
- + [Lender rates on Bankrate](#)

[More information on rate collection and criteria.](#)

**SPONSORED ADS**

**Wells Fargo** -- Now receive double interest rate discounts on select new loans & lines of credit [wellsfargo.com/doublediscount](#)

**2.62% Mortgage Refinance** -- \$160,000 Mortgage for \$643/Mo. No Hidden Fees. 4 Free Quotes. 3.1% [APReLendingSaver.com](#)

**American Express - Savings Accounts** -- FDIC Insured Savings Accounts with No Monthly Fees or Minimum Balances. [AmericanExpress.com/PersonalSavings](#)

Advertisement

Footer

Screen name	Rates pop-up
Description	The Rates overlay opens when the user taps the 'Rates ▾' link in the Bankrate banner.

### Annotations

The overlay can be closed by tapping the Close button in the upper right or tapping anywhere off of the overlay.

**1 – Rate Category Tabs.** The main rate types are indicated on vertical tabs on the left side of the screen. By default, select the first tab.

**2 – Parameters.** If there are subcategories for the selected tab, include a separate drop-down field above the parameters (e.g., for Mortgage Rate, the dropdown contains choices for Purchase and Refinance). Below this field show the rate parameters followed by a button to view the rates. Tapping This button closes the overlay and navigates the user to the appropriate rate table.

**3 – Average Rates Graph.** Provide an interactive graph for the rate / loan type. This graph updates as the user changes the type and as well as the range buttons above the graph.

**4 – Sharing.** Provide links to share this page.

### Rates pop-up

The screenshot displays the Bankrate Rates pop-up overlay on an iPad. The overlay is titled "CURRENT RATES: MORTGAGES" and includes a "Close" button in the top right corner. The interface is divided into several sections:

- Navigation Bar:** A vertical bar on the left contains icons for Home, Car, Bank, CD, Credit, and Education.
- Parameters:** A form with a "Purchase" dropdown menu, a "Loan type" dropdown set to "30 yr Fixed", and input fields for "Zip code" (60010), "Amount \$" (100000), "% Down" (20%), and "Credit score" (20%). A "View Rates" button is located below these fields.
- Average Rates Graph:** A line graph titled "Average Rates: 30 Yr Fixed" showing a downward trend from 7.00 in 2007 to 2.83 in 2012. Range buttons for 5yr, 3yr, 1yr, 3mos, and 1mo are positioned above the graph.
- Sharing:** Social sharing options for Facebook and Twitter, and a "Share" button are located at the bottom.

Portrait orientation

iPad 9:26 AM 39%

Google

Advertisement

Bankrate **RATES** CALCULATORS

**CURRENT RATES: MORTGAGES** Close

**Home** **Car** **CD** **CD** **CD** **CD** **CD**

Purchase

Loan type **30 yr Fixed**

Zip code **60010**

Amount \$ **100000**

% Down **20%**

Credit score **20%**

**View Rates**

**Average Rates: 30 Yr Fixed**

5yr 3yr 1yr 3mos 1mo

Date	Rate
09/2007	6.50
03/2009	4.50
09/2012	3.67
03/2012	3.67

Advertisement

Share f t



Screen name	Calculators pop-up
Description	The Calculators overlay opens when the user taps the 'Calculators' link in the Bankrate banner.

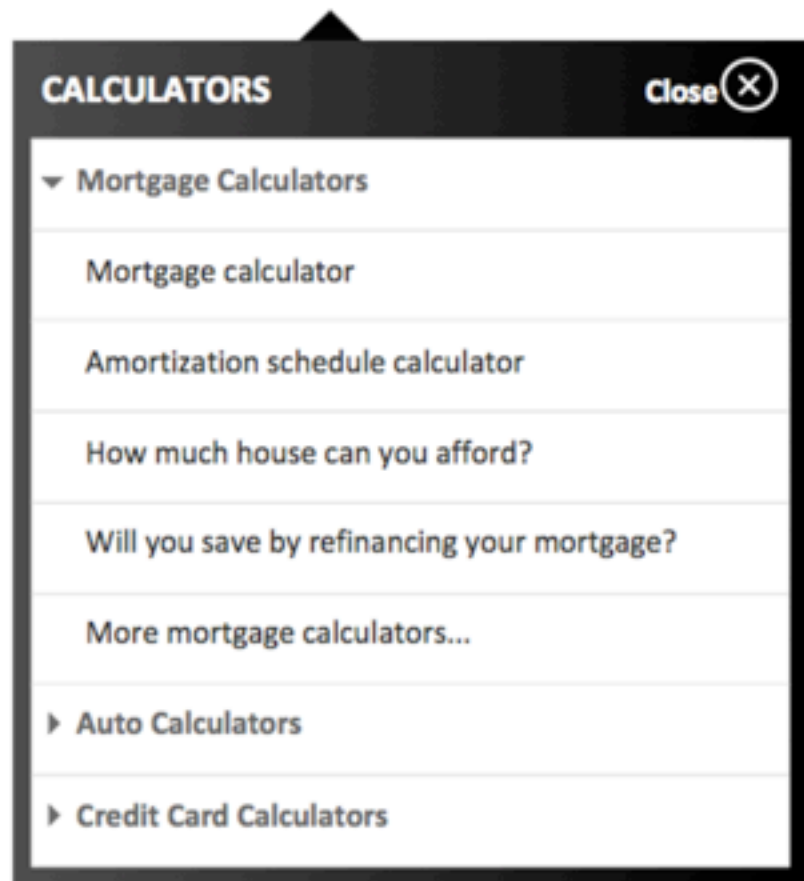
### Annotations

The overlay can be closed by tapping the Close button in the upper right or tapping anywhere off of the overlay.

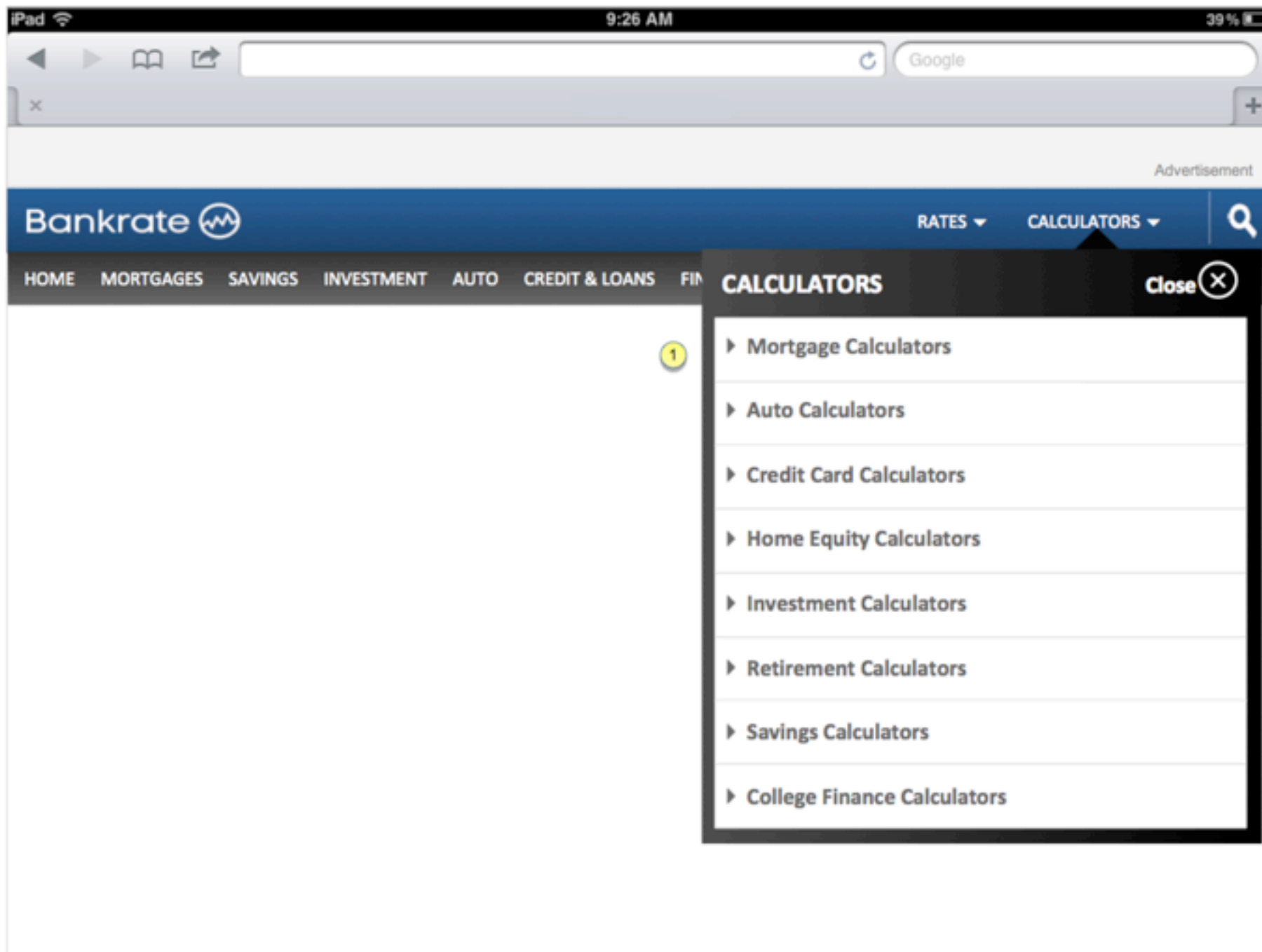
**1 – Calculator Categories.** Calculator categories are listed as expand/collapse headings. By default, collapse all of the headings.

Tapping on a category expands it to show the top 5-10 calculators for the category. If there are more calculators, include a 'More' option.

### List with category expanded



### Calculator List



Screen name	Calculator Page
Description	Initial view of calculator page.

**Annotations**

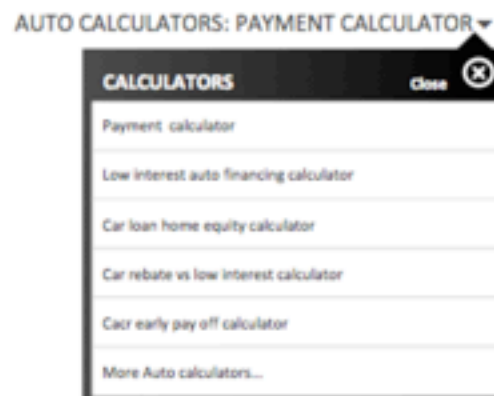
The design is based on the redesigned calculator home page (below).



To better use the space above the fold on a tablet, the calculator and results are positioned side-by-side on the tablet version.

Additional differences are outlined below.

**1 – Title/Calculator Selector.** The page title includes a drop down for selecting additional calculators (as indicated by the  $\nabla$ ). Tapping anywhere on the title opens a dropdown with related calculators listed.



**2 – Initial State Calculator.** Provide hint text in the fields and results area directing the user to fill in the calculator fields.

**Calculator – Initial state**



Screen name	Calculator Page (continued)
Description	Calculator page with results.

### Annotations

This screen show the calculator with results.

**3 – Results.** Results appear in with a link to expand and show the amortization table.

**4 – Share.** Share options appear below the calculator. Recommend showing a a share button that launches a selection list with access to all sharing methods in addition to 2-3 of the most popular ways of sharing.

**5 – Related Links.** Include a list of related links at the bottom of the page.

### Calculator with results

Calculator with results

iPad 9:26 AM 39%

Bankrate

RATES CALCULATORS

HOME MORTGAGES SAVINGS INVESTMENT **AUTO** CREDIT & LOANS FINANCIAL PLANNING

BUY OR LEASE LOAN RATES INSURANCE RATES **CALCULATORS** AUTO BASICS BLOGS

**AUTO CALCULATORS: PAYMENT CALCULATOR**

CALCULATE MONTHLY PAYMENT

Loan amount \$ **15000**

Term (months) **48**

Interest rate **4.35%**

**Calculate**

RESULTS

**Monthly payment**  
**\$403.12**

Show amortization >>

CONNECT WITH US

COMPARE AUTO LOAN RATES

**4.35%**  
30 YR FIXED  
AVG

Loan type **48mo new car**

Zip code **60010**

Amount \$ **15000**

**Get My Rates**

Share

RELATED LINKS

**How do I:** [Find the best car loan rate?](#)

**Auto Basics:** [Key financing questions you should ask.](#)

**Calculators:** [Auto loan calculators](#)

**Rates:** [Find current Rates](#)

Advertisement

Footer

Screen name	Calculator Page (continued)
Description	Calculator page with results.

Annotations

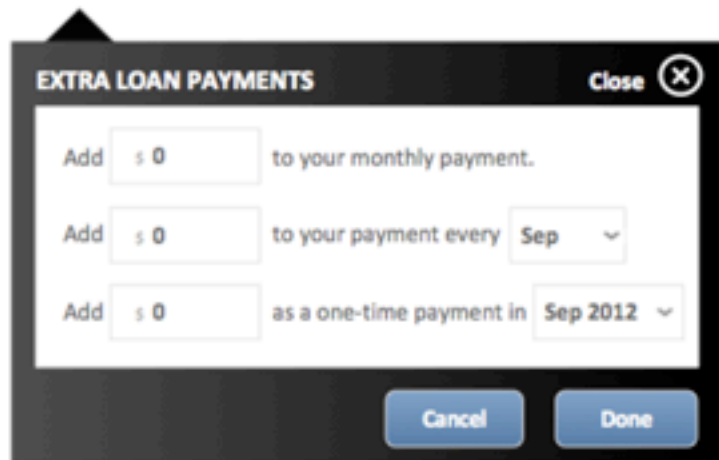
6 – Amortization Table. Include a summary at the top of the amortization table the amortization table.

Provide edit links to change the loan start and pay off dates. When clicked pop-up a month, day, year selection control.



Note: the control shown is a custom HTML 5 control based on a combination of the iOS and Android controls. If the development toolkit allows, use native date selection controls.

To simplify the operation of the calculator, hide the extra payments fields behind an 'Add extra payments...' link. Tapping this link, pops up the following overlay.



'Done' closes the overlay and applies the extra payments. If extra payments have been applied, use the following format on the main screen:

Total paid \$24,187.06  
 Total interest paid \$1,747.06  
 Extra Payments  
 Add \$100.00 to the monthly payment [Edit...](#)

Calculator with results and amortization (page scrolled down)



AUTO CALCULATORS: PAYMENT CALCULATOR

CALCULATE MONTHLY PAYMENT

Loan amount \$ 15000  
 Term (months) 48  
 Interest rate 4.35%

Calculate

RESULTS

Monthly payment \$403.12

<< Hide amortization

CONNECT WITH US



COMPARE AUTO LOAN RATES

4.35%  
 30 YR FIXED AVG  
 Loan type 48mo new car  
 Zip code 60010  
 Amount \$ 15000

Get My Rates

6

AMORTIZATION

Total paid \$24,187.06 Loan start date Sep 14, 2012 [Edit...](#)  
 Total interest paid \$1,747.06 Charges paid off Sep 14, 2017 [Edit...](#)

[Add Extra Payments...](#)

Month	Payment	Principal	Interest	Total Int	Balance
Oct 2012	\$403.12	\$347.20	\$55.91	\$55.91	\$22,092.80
Nov 2012	\$403.12	\$348.07	\$55.05	\$110.96	\$21,744.73
Dec 2012	\$403.12	\$348.94	\$54.18	\$165.14	\$21,395.79
Jan 3013	\$403.12	\$349.81	\$53.31	\$218.45	\$21,045.98

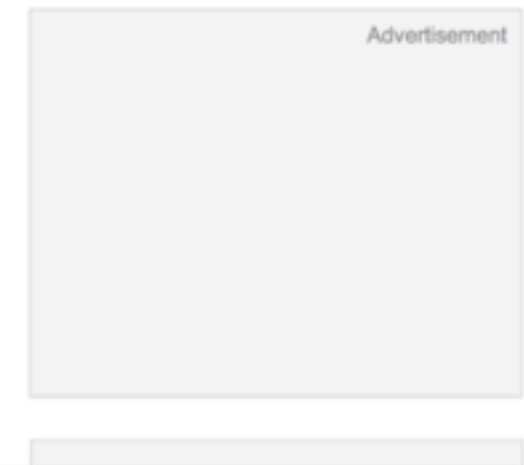
Jul 2017	\$403.12	\$400.12	\$3.00	\$1,744.06	\$803.23
Aug 2017	\$403.12	\$401.12	\$2.00	\$1,746.06	\$402.12
Sep 2017	\$403.12	\$402.12	\$1.00	\$1,747.06	\$0.00



RELATED LINKS

- How do I: [Find the best car loan rate?](#)
- Auto Basics: [Key financing questions you should ask.](#)
- Calculators: [Auto loan calculators](#)
- Rates: [Find current Rates](#)

Progressive disclosure link; 'Show amortization >>' on previous page is now '<< Hide amortization'



Screen name	Story Page
Description	Text only story page.

### Annotations

Story pages are leaf level pages within the site hierarchy and can be deep linked to from a search engine result. As such, there is a temptation to show the user a little bit of everything to hopefully entice them to explore other aspects of the site. Instead, it is recommended to reduce the page weight and focus on the story as well as 2-3 other 'hooks' (e.g., entry point to rate table, a short list of related content, a related calculator, etc).

**1 – Second Level Navigation (if appropriate).** If the story falls under category in the navigation hierarchy (e.g., Mortgages, Auto, etc), include the secondary navigation bar for that category.

If the story is more general and does not fall under a navigation category (e.g., Lighter Side stories), do not show the second level navigation.

**2 – Category Heading / Sharing / Font Size.** Indicate what category the story is from. If the category has a landing page, show the heading as a link and link to the category/product landing page.

Right align the Sharing and Font Size buttons on the category heading line.

**3 – Story Title and Byline.** The most salient font on the page should be the title of the story. The title can wrap if needed. The byline consists of the author's 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.** Share buttons appear below the story. Recommend showing a share button that launches a selection list with access to all sharing methods in addition to 2-3 of the most popular ways of sharing.

**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...)

**7 – Lead-in to Rate Tables.** If there is a related set of rates for the story category, include either the compare rates, overnight averages table, or other comparable lead-in to the rate tables in the top of the right column.

Annotations on the wireframe:

- 1: Secondary navigation bar (MORTGAGE, REFINANCE, HOME EQUITY, RATES, CALCULATORS, MORTGAGE BASICS, BLOGS)
- 2: Category heading (MORTGAGES), Share button, and Font Size button (AA)
- 3: Story title and byline
- 4: Body text
- 5: Share buttons (Facebook, Twitter, Email)
- 6: Related content section
- 7: Compare mortgage rates section

Screen name	Story Page with Picture(s)
Description	Variation on the text only story page that allows for a compelling picture to be placed with the story. Multiple pictures could also be used and interspersed throughout body of the story.

### Annotations

Page type is the same as the text-only story with the following differences:

1 – **Picture.** Place the picture to the left of the text. Ideally, the picture should be meaningful and enhance/add to the text of the story.

iPad 9:26 AM 39%

Google

Advertisement

Bankrate **RATES** **CALCULATORS**

HOME MORTGAGES SAVINGS INVESTMENT AUTO CREDIT & LOANS FINANCIAL PLANNING

NEWS [Share](#) AA

**The Celebrated Jumping Rates of Calaveras County**

Samuel Clemmons, Guest Columnist  
August 17, 2012

Image

1

COMPARE MORTGAGE RATES

**3.92%**  
30 YR FIXED  
AVG

Loan type **30 yr Fixed**

Zip code **60010**

Loan amount \$ **100000**

[Get My Rates](#)

Advertisement

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RELATED CONTENT

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[More on Mortgages...](#)

Footer

Screen name	Slide Show Story
Description	A slide show uses pictures and descriptive text to tell the story.

### Annotations

The Slideshow page type has many of the same elements as the text-only story. The following elements are unique to a Slideshow:

**1 – Slide title.** The slide title changes with each slide. A paging control is right aligned on the same line.

**2 – Picture with text.** Use large pictures to convey meaning and capture user interest. The text should be concise and provide annotation/commentary to go with the picture.

The user navigates through the slide show by swiping over the picture, tapping on the arrows on the left and right of the picture, or tapping on the arrows with the paging control (upper right).

The wireframe illustrates a tablet interface for a Bankrate slideshow. At the top, a navigation bar includes the Bankrate logo, a search icon, and menu items for 'RATES' and 'CALCULATORS'. Below this is a secondary navigation bar with links for 'HOME', 'MORTGAGES', 'SAVINGS', 'INVESTMENT', 'AUTO', 'CREDIT & LOANS', and 'FINANCIAL PLANNING'. The main content area features a 'LIGHTER SIDE' header, a 'Share' button, and an 'AA' font size control. The central focus is a 'Slideshow Title' by Samuel Clemmons, with a 'Slide Title' annotation (1) pointing to the title and a 'Picture with text' annotation (2) pointing to a large image placeholder. To the right of the image is a text block with a '1 of 3' paging control. A sidebar on the right contains a 'COMPARE MORTGAGE RATES' widget showing a 3.92% rate for a 30-year fixed loan, with a 'Get My Rates' button and an advertisement placeholder below it. The bottom of the page includes social sharing icons (Share, Facebook, Twitter, Email) and a 'RELATED CONTENT' section with five 'Lorem ipsum' entries.

Screen name	Gallery
Description	A picture based story.

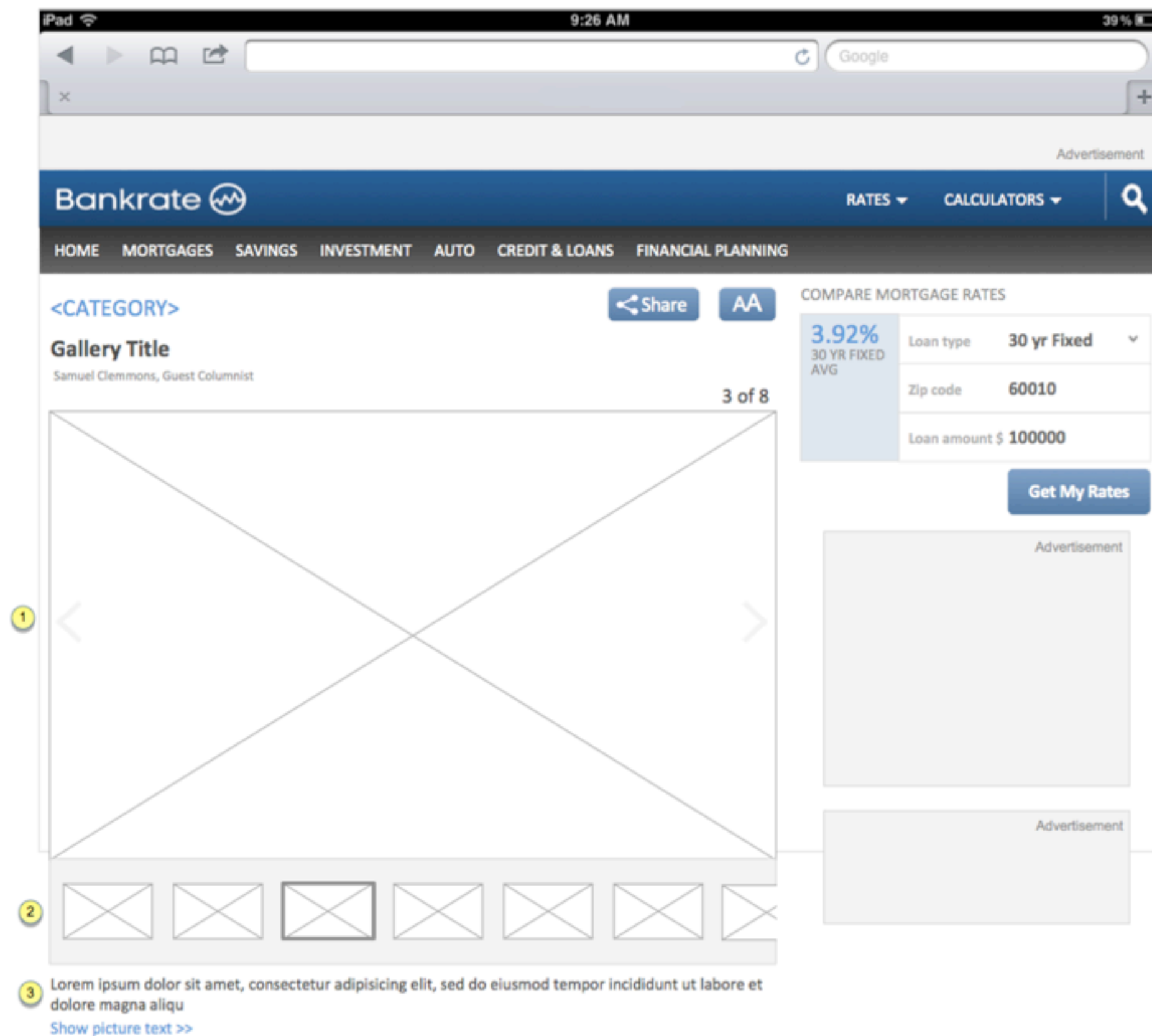
### Annotations

The Gallery page type is similar to Slideshow, but relies on the pictures with alone. Or pictures with graphical text to tell the story:

**1 – Picture.** The use can navigate through pictures in the gallery by swiping over the picture or tapping on the arrows on the left and right of the picture. The user can also tap on the horizontal thumbnail gallery below the picture to select a page to view.

**2 – Horizontal Thumbnail Gallery.** Lists thumbnails of all of the pictures in a horizontally. The user can swipe left and right if there is more than one page of thumbnails. Tapping on a thumbnail selects it. The currently selected thumbnail is highlighted.

**3 – Descriptive text.** The text below the gallery stays the same for each picture. A progressive disclosure link provides a text view of any graphical text on the gallery image.





 Share Social links menu

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



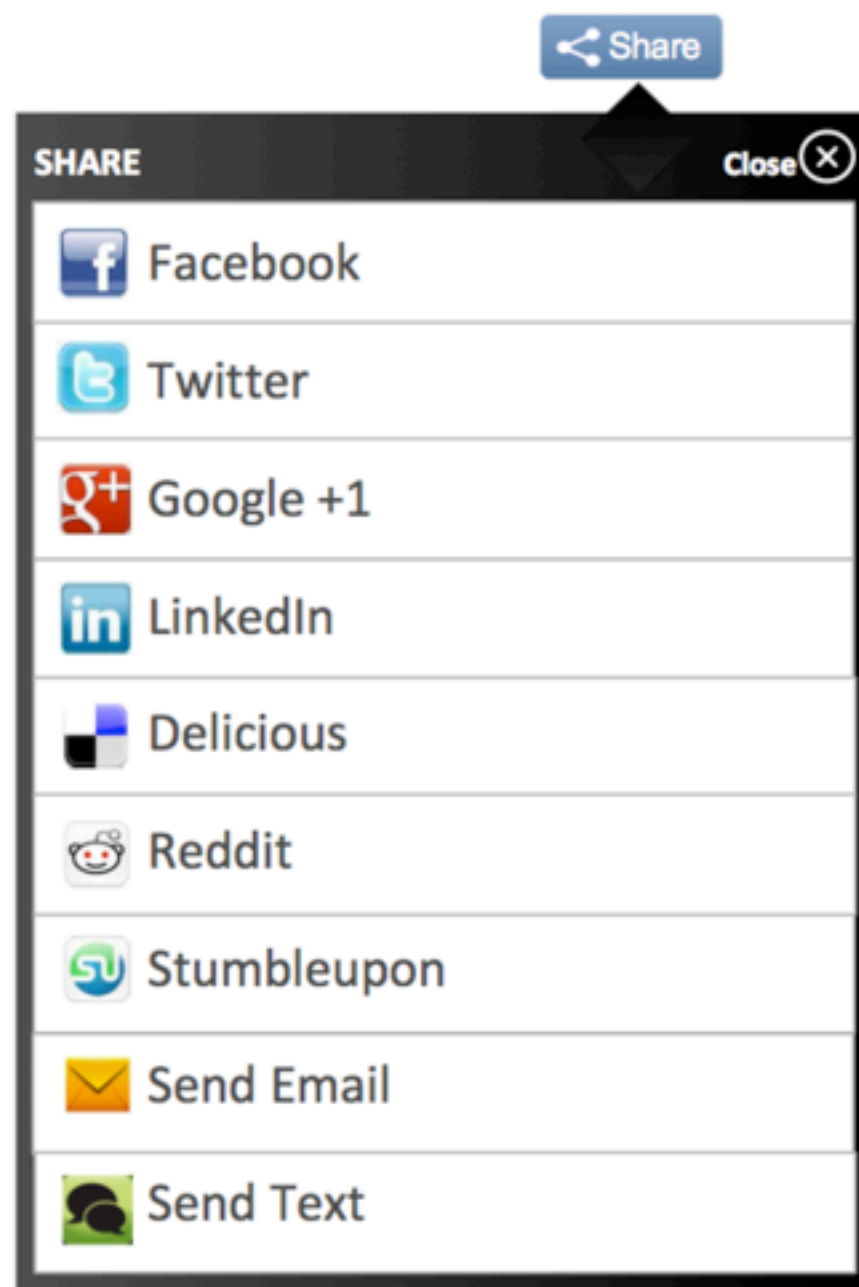
#### Overlay Pop-up List

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.


 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.

