

# Best Online Initiative

**Winner:**  
**Barclaycard**  
**mybarclaycard**

Category sponsor



Finalists 10

**American Express**  
Online Welcome Journey

**American Express**  
Realising The Potential of  
Online Services

**Bank of America**  
MBNA Personalised URLs

**Barclaycard**  
Barclaycard Breathe

**Barclaycard**  
mybarclaycard

**Barclaycard**  
Pre-application Checker

'Great looking and it works' and 'What everyone else ought to be doing' were just two of the comments of the judging panel when they saw the graphic functionality and account transparency provided by the newly launched mybarclaycard interface. Within a month of launch one million Barclaycard customers had tried the new service.

mybarclaycard is a next generation card management service. It deploys new and innovative functionality with

a high level user interface using modern web technology to its full potential. The service provides numerous functions, all linked by a totally new presentation approach, including graphical representations of the customer's account status and spending patterns from the home page. This gives an 'at a glance' indication of the account but also provides more detail and navigational signposts. A key innovation is categorisation

of transactions, a new way to record and view spending. Customers can view spending through default categories or they can personalise the assignment of transactions into user defined categories. They can also filter and search in these categories or by date, cardholder or keywords for up to thirteen months of spending. Visualisation allows customers to see their spending in a new way such as in a pie chart or block chart based upon category, retailer or time.

**'mybarclaycard allows customers to understand transactional spend in ways that match how they think rather than ways in which financial institutions have traditionally presented them'**

The design and capabilities of the site allow customers to understand transactional spend in ways that match how they think rather than ways in which financial institutions have traditionally presented them. For Barclaycard, the service has allowed them to streamline hundreds of processes creating considerable operational savings. Bill payment is quicker and simpler as is setting up

direct debits, saving debit card details and quick routes to payment combine to make this a far easier service. After launch there was instantly a ten per cent increase in payments being processed online. Paperless statements trebled in the first month, reducing costs to Barclaycard and benefiting the environment. The simplified account login process has meant reduced login and registration errors. Extended functionality enables customers to complete tasks online that they could previously only undertake over the telephone, like disputing a transaction.

