

CAPITAL ONE

# HOMEPAGE TAKEOVER

May 2021

## HOMEPAGE TAKEOVER

# THE PROBLEM

Capital One had a bad homepage.

A vast majority of web traffic went direct from targeted ads to application page, the homepage itself served little acquisitional purpose and so became a neglected afterthought.

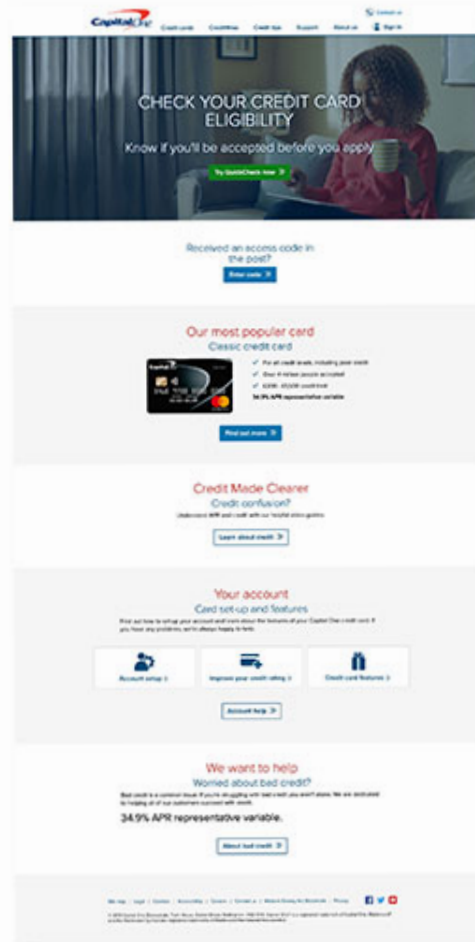
When Capital One rebranded in 2019, the homepage was reskinned, but content remained like for like. There was no time for anything extra.

In 2020, more investment was made into Capital One's look and feel. Content was updated on the homepage to reflect a TV campaign, and copy was updated to reflect a new Tone of Voice.

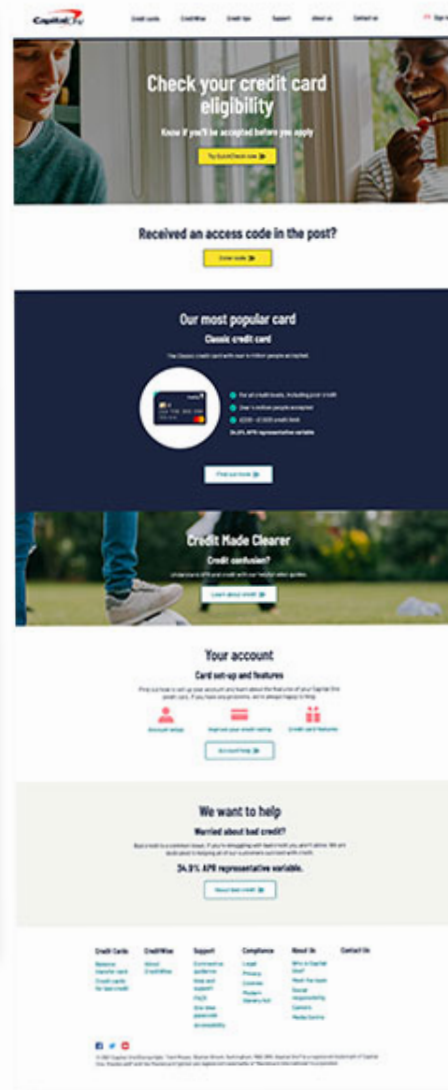
We had also started commissioning our own photography, so we had an image bank to choose from, but this most recent entity was *still* lacking.

Product Design was never given the time frame or freedom to address the page in its entirety. Updates were slap dash and unloved.

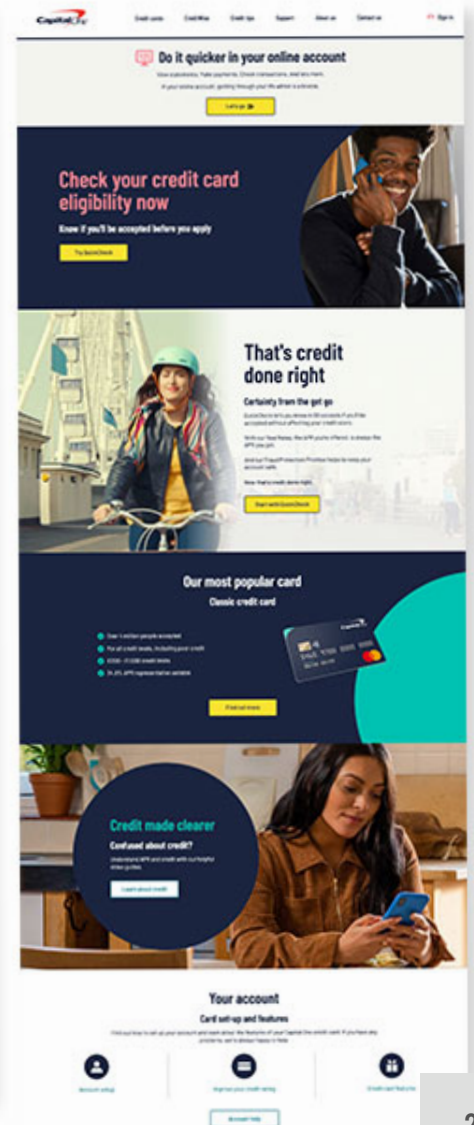
2018



2019



2021



## HOMEPAGE TAKEOVER

# CONTEXT + RESEARCH

Then, in 2021, an opportunity presented itself. Capital One was about to offer a new promotion and it was to be reflected on the homepage. Product Design team dove head first into the challenge:

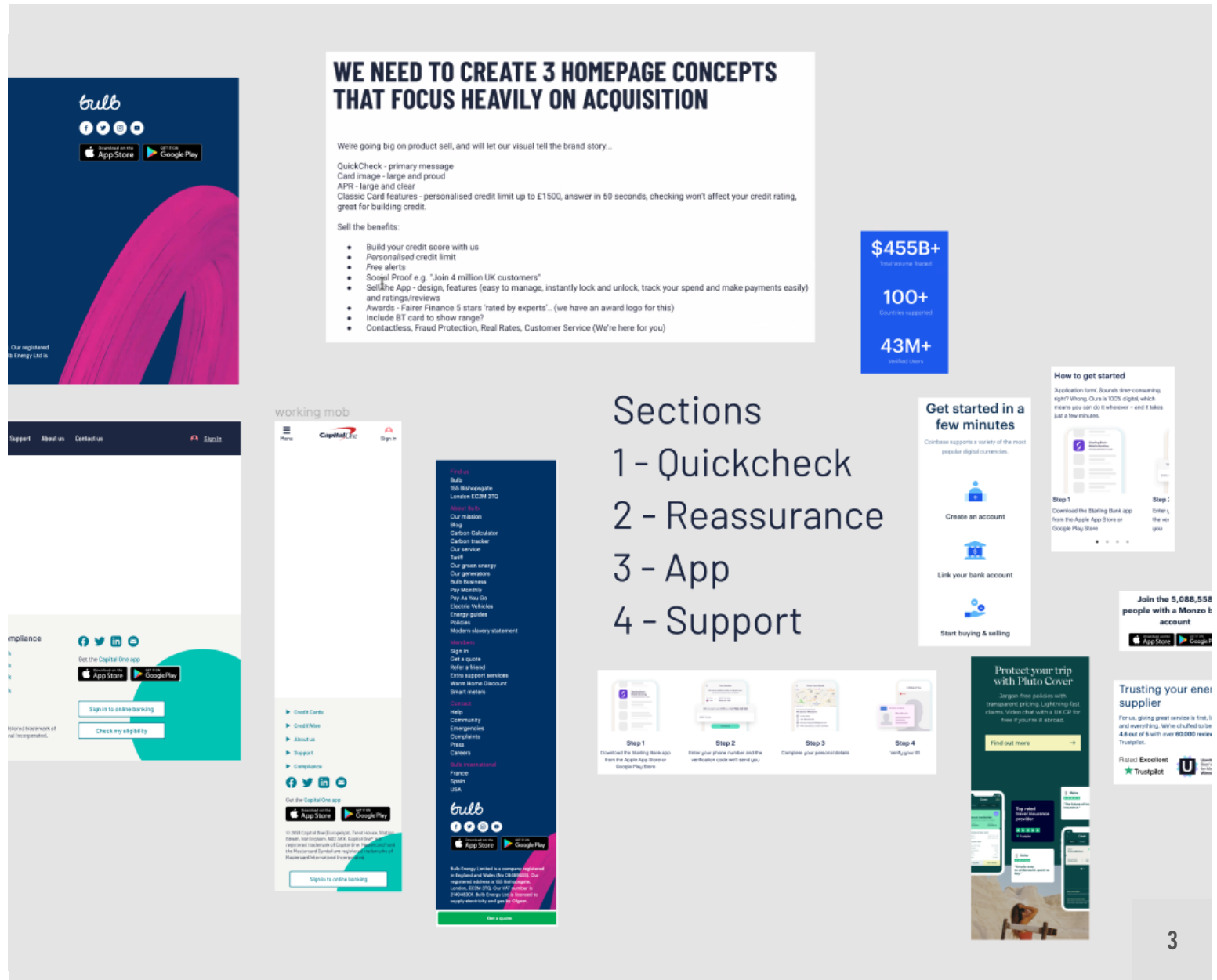
**Within 2 weeks, a completely new homepage had to be designed.**



Product Design split into 5 teams; each containing at least 1 UX designer, 1 UI designer and 1 copywriter.

We all knew Capital One's USPs, plus with our combined expertise we knew what our most compelling messages would be, and what to prioritise.

My team started with rapid competitor research, looking for visual trends and for general inspiration.



**WE NEED TO CREATE 3 HOMEPAGE CONCEPTS THAT FOCUS HEAVILY ON ACQUISITION**

We're going big on product sell, and will let our visual tell the brand story...

QuickCheck - primary message  
 Card image - large and proud  
 APR - large and clear  
 Classic Card features - personalised credit limit up to £1500, answer in 60 seconds, checking won't affect your credit rating, great for building credit.

Sell the benefits:

- Build your credit score with us
- Personalised credit limit
- Free alerts
- Google Proof e.g. "Join 4 million UK customers"
- Settle App - design, features (easy to manage, instantly lock and unlock, track your spend and make payments easily) and ratings/reviews
- Awards - Fairer Finance 5 stars 'rated by experts'... (we have an award logo for this)
- Include BT card to show range?
- Contactless, Fraud Protection, Real Rates, Customer Service (We're here for you)

**\$455B+**  
Your money tracked

**100+**  
Countries supported

**43M+**  
Verified users

- Sections
- 1 - Quickcheck
  - 2 - Reassurance
  - 3 - App
  - 4 - Support

**Get started in a few minutes**

Capital One supports a variety of the most popular digital currencies.

1 Create an account

2 Link your bank account

3 Start buying & selling

**How to get started**

3x activation form. Sounds like consuming, right? Wrong. Our in 30S digital which means you can do it whenever - and it takes just a few minutes.

Step 1 Download the Starting Bank app from the Apple App Store or Google Play Store

Step 2 Enter the verification code you receive via text or email

Join the 5,088,558 people with a Monzo & account

**Protect your trip with Pluto Cover**

Zero-fee policies with transparent pricing. Lightning-fast claims. Video chat with a UK GP for free. 8pm to 8am.

Find out more

Step 1 Download the Starting Bank app from the Apple App Store or Google Play Store

Step 2 Enter your phone number and the verification code we'll send you

Step 3 Complete your personal details

Step 4 Verify your ID

**Trusting your energy supplier**

For us, giving great service is fast, it's and everything. We're trusted to be 4.8 out of 5 with over 60,000 new Trustpilot.

Rated Excellent Trustpilot

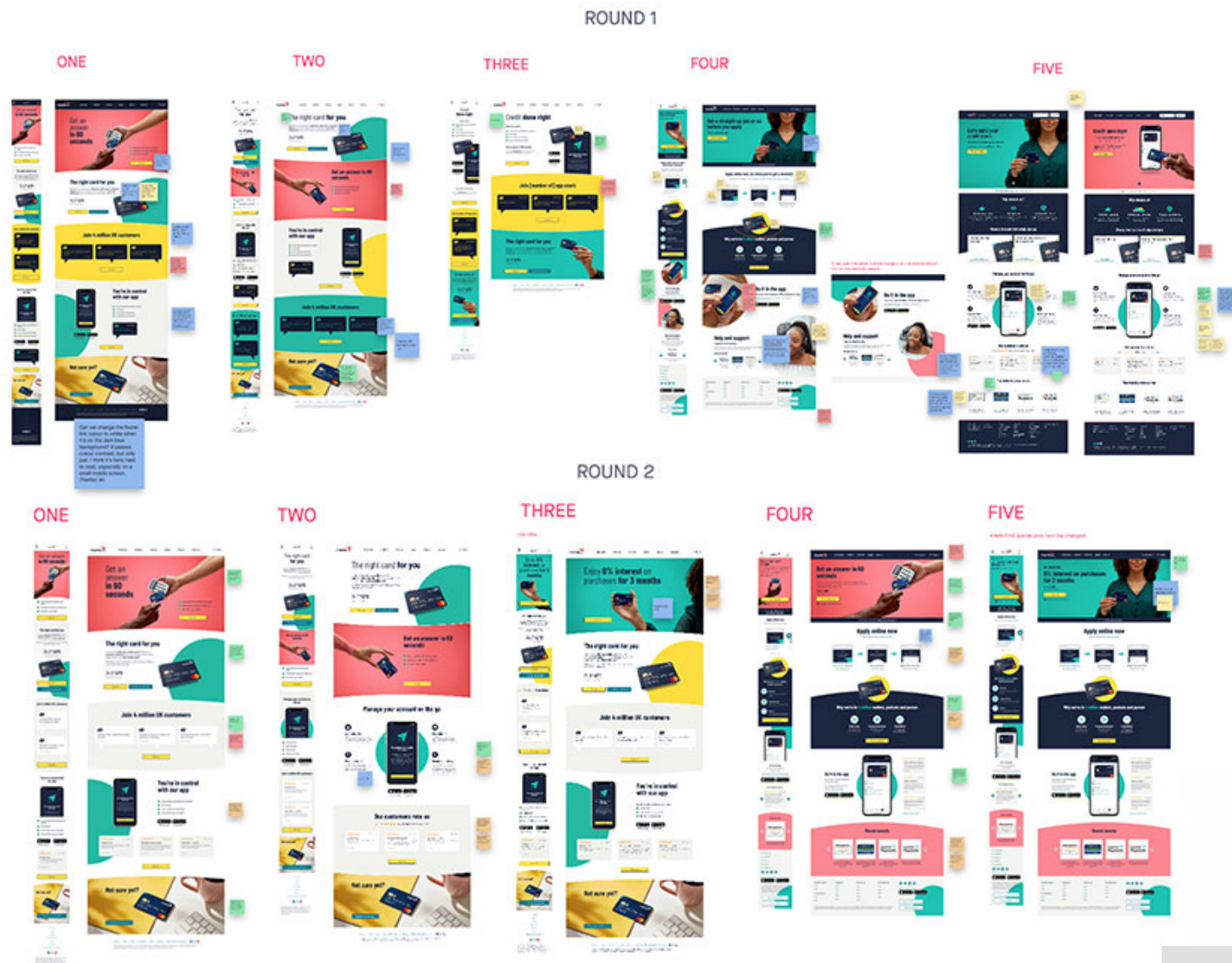
### HOME PAGE TAKEOVER

# HIGH-FID WIREFRAME ITERATION

Then came high-fidelity wireframes. We were given the freedom to be truly exciting; revamp the homepage in a way we knew would read and look impressive.

The teams reconvened every few days for feedback workshops. Each team would go away to independently develop their routes.

I acted as UI designer for my team.

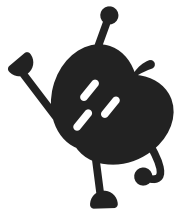


## HOMEPAGE TAKEOVER

# UI REFINEMENT

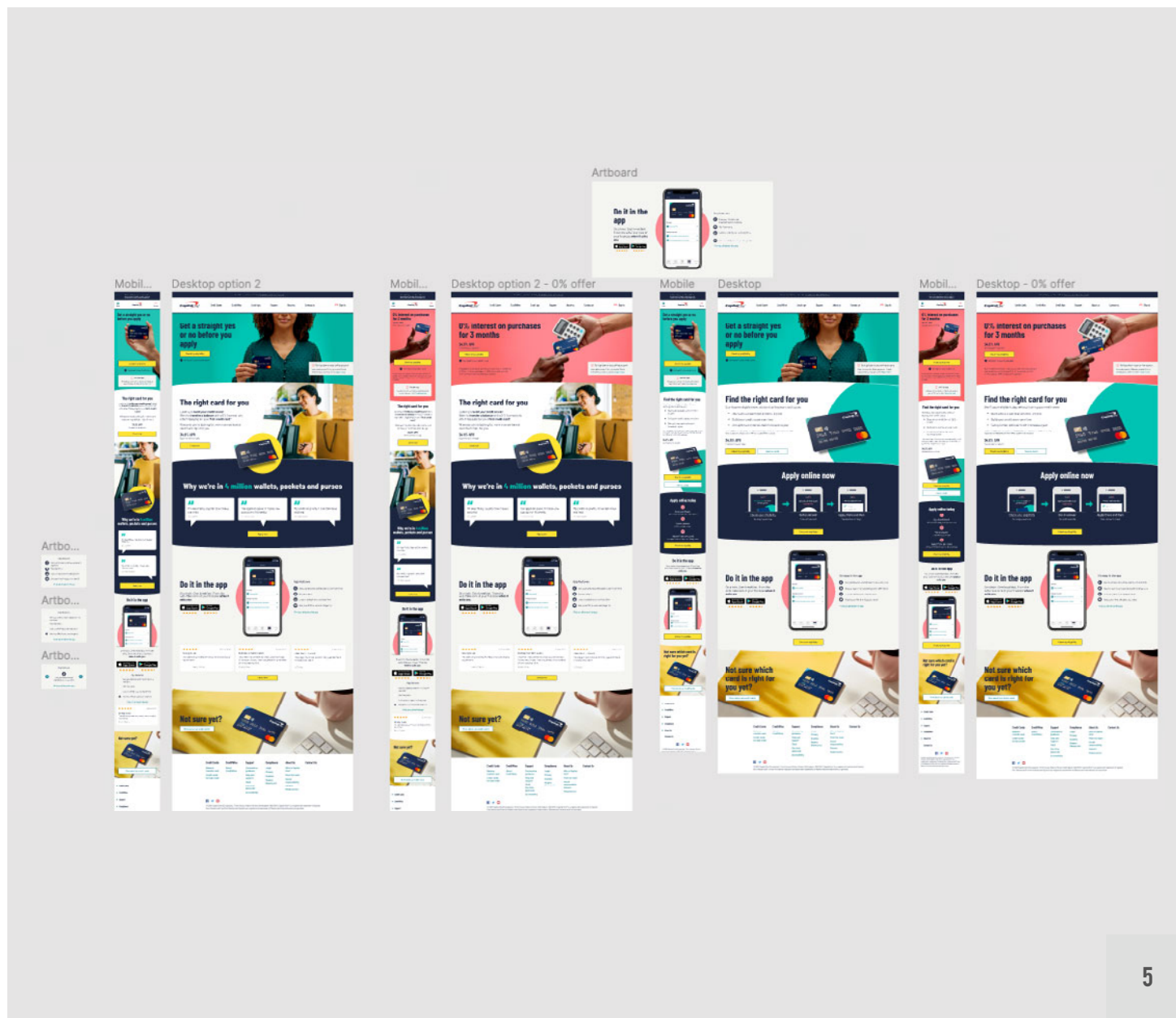
Ultimately, I selected the strongest elements from each design route and combined them into a single, unified concept. My role was to take this “Frankenstein” of best ideas and craft a page that felt consistent, clear, and cohesive.

I stayed within brand guidelines but whilst breaking free from our usual legacy component constraints. (Capital One’s risk-averse, tech-poor environment has often forced that in the past.)



This was my chance to create something fresh and set a new visual standard for the site.

I focused on thoughtful use of colour, fully leveraging our new photography, and—most importantly—refining component spacing so that an information-dense page felt engaging rather than dull or intimidating.



## Desktop

Protecting you is our priority. Coronavirus help and support

**Capital One** Credit Cards CreditWise Credit tips Support About us Contact us Sign in

### Get a straight yes or no before you apply

[Check my eligibility](#)

No impact to your credit score

Do it quicker in your online account  
View statements. Make payments. Check transactions. And lots more. Sign in now

### Find the right card for you

See if you're eligible today, without hurting your credit score.

- Start with a credit limit of £200 - £1,500
- Build your credit score over time
- Get up to two optional credit increases a year

Just remember, not using your card responsibly could hurt your credit score, and means you're less likely to be offered a credit limit increase.

**34.9% APR**  
Representative variable

[Check my eligibility](#) [See our cards](#)



### Apply online today



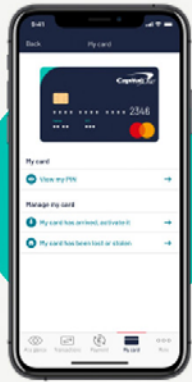
- Do a QuickCheck**  
without affecting your credit score
- Get an answer**  
in 60 seconds or less
- Apply (if you get a yes)**  
and your card arrives 7 to 10 days later

### Do it in the app

On a train. Over breakfast. From the sofa. Take care of your finances when it suits you.

[Download on the App Store](#) [Get it on Google Play](#)

★★★★★ ★★★★★



#### It's easy in the app

- See your balance and transactions in real time
- Keep an eye on any spending with notifications
- Lock or unlock your card any time
- Check your PIN, if it slips your mind

[Find out all about the app](#)

[Check my eligibility](#)

### Not sure which card is right for you yet?

[More about our credit cards](#)

<b>Credit Cards</b> Balance transfer card Credit cards for bad credit	<b>CreditWise</b> About CreditWise	<b>Support</b> Coronavirus guidance Help and support FAQs One time passcode Accessibility	<b>Compliance</b> Legal Privacy Cookies Modern Slavery Act	<b>About Us</b> Who is Capital One? Meet the team Social responsibility Careers Media Centre	<b>Contact Us</b>
---	---------------------------------------	--	--	---	-------------------

© 2021 Capital One (Europe) plc, Trent House, Station Street, Nottingham, NG2 3HX. Capital One® is a registered trademark of Capital One. Mastercard® and the Mastercard Symbol are registered trademarks of Mastercard International Incorporated.

## HOMEPAGE TAKEOVER

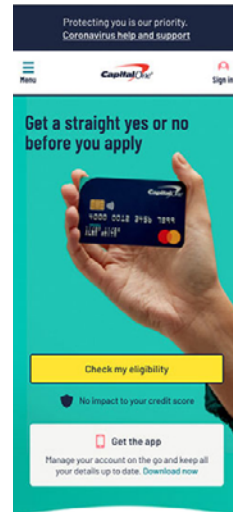
# FINAL TAKEAWAYS

The designs went live in May 2021 with only a single email to existing customers (Product intentionally avoided external marketing to see how the new homepage performed on its own).

The outcome showed that with aligned stakeholders and clear priorities, Product Design can move quickly, trust its assumptions, and still deliver meaningful improvements.

Not only did we see stronger conversion, but we also disproved the belief that rapid updates are too risky. We demonstrated that Product Design can work at pace and be trusted to deliver great results.

### Mobile



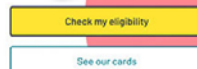
### Find the right card for you

See if you're eligible today, without hurting your credit score.

- Start with a credit limit of £200 - £1,500
- Build your credit score over time
- Get up to two optional credit increases a year

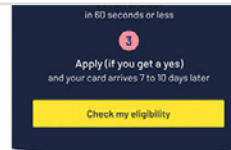
Just remember, not using your card responsibly could hurt your credit score, and means you're less likely to be offered a credit limit increase.

**34.9% APR**  
Representative variable



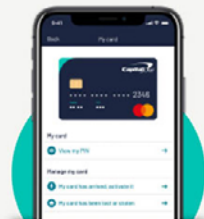
Apply online today

1  
Do a QuickCheck



### Do it in the app

On a train. Over breakfast. From the sofa. Take care of your finances when it suits you.



Check my eligibility

Not sure which card is right for you yet?



More about our credit cards

- Credit Cards
- CreditWise
- Support
- Compliance
- About Us
- Contact Us



© 2021 Capital One (Europe) plc, Trent House, Station Street, Nottingham, N02 5HX. Capital One® is a registered trademark of Capital One. Mastercard® and the Mastercard Symbol are registered trademarks of Mastercard International Incorporated.

18th May 2021

One week post release:

*“Some early results for the homepage (and related email campaign) coming in... and it looks like we’ve effectively doubled the number of accounts the homepage would normally book.”*

- GP, Digital Design Director



## THANK YOU

For more information about these projects or other work, feel free to contact me  
[samantha.roberts.nn@gmail.com](mailto:samantha.roberts.nn@gmail.com) [linkedin.com/in/samrobertsnn](https://www.linkedin.com/in/samrobertsnn)