

Pioneer Services

Web Properties Redesign



Top-Level Objectives /Goals:

- Build consistency in voice/look-feel/functionality across all website prop (desktop/mobile; front-end/transactional)
- Generate increased site traffic (SEO best practices)
- Improve engagement of site visitors through enhanced functionality/content/appearance
- Increase conversion rates through improved user experience (visits-to-application-to-booking)
- Improve site analytics and testing functionality for ongoing enhancements
- Implement content management system (CMS) for easier/quicker updates

VML Website Discovery Project Overview:

(February 10, 2012 to Present)

- PS knowledge transfer (sharing of research, business processes/results, etc.)
- Audit of competitive and PS websites (PS.com, PML.com, m.PML.com, secure.PML.com, top military loan competitors, USAA/Navy Federal, other banks).
- 16 PS stakeholder interviews
- Technical review/assessment (included interview of PS IT team)
- CMS research/review and recommendation
- Analytics vendor and implementation recommendation
- A/B & multivariate testing tool recommendation
- High-level SEO research and domain strategy recommendation
- Development of website user profiles
- Development of brand imprint (result of new brand positioning exercise)
- Design Strategy Document (roadmap to next steps)

Key Learning's/Recommendations:

- **Pioneer site audits:** Many functionality and usability enhancement opportunities (navigation confusion, dated design/content, privacy/security cues, domain switches, etc.)
- **Competitive audit:** USAA and Navy Federal website offer many best practices. Remainder of sites reviewed (military lenders) showed little to emulate from a web best practices standpoint.
- **Stakeholder interviews:** PS stakeholders have common goals. All are excited about the redesign and are open to whatever systems/processes are best for the company.
- **User profiles:** Research suggests over 50% of site traffic coming from women—confirms need to engage spouse in content delivery. Other visitor characteristics include: high mobile/new technology usage, active participants in social media, etc. Source: Nielsen NetView/Forrester.

- **Security:** VML recommends content site should be built on HTTPS (secure environment) as username/password entry present on front-end site (protect from phishing/sniffing attacks). Viewers will not need to log in to interact with any content. This is a new strategy, but a lot of financial sites are moving this direction. This recommendation is still under discussion (SEO concerns/mobile load speeds?).
- **Domain Strategy:** VML recommends consolidation of all websites to PioneerMilitaryLoans.com domain (more SEO power in one domain/easier to manage). This strategy will also reduce the risk of decreased traffic at launch as new site is on the same domain. Other strategies being deployed to support organic traffic include; 301 redirects of old URLs to new site, implementation of an XML sitemap so search engines can index the new site more efficiently, and aggressive pre-launch link building efforts. VML stated that they don't expect a substantial drop-off at launch and/or for any long time-period as the new site will be much stronger from an SEO perspective than current site.
- **Brand Positioning:** New brand positioning (military loans with integrity) will drive content development and voice. Aligns with recommended domain strategy.
- **Navigation Strategy:** Site navigation and on-page framework driven by SEO and user needs (loan products, life events, other products/services that build credibility, etc.).
- **Interactive Functionality:** Tech savvy audiences expect the latest tools and functionality on sites they visit (video, blogs, social media sharing, location recognition, etc.).
- **Responsive Design:** Implement a "responsive design" strategy to ensure seamless experience across all device types (desktop, tablets, smartphones). Render and scale down for view and utilities most appropriate for mobile users. VML statement: "Using responsive design and taking a "mobile first" approach to building this site are the best safeguards to build for the future".
- **Content Management System (CMS):** VML recommends the "Sitecore Customer Engagement Platform" (includes CMS and Digital Marketing System). Integration with new content site and capability for integration with "future" new transaction site. Sitecore offer industry leading tools in content review/approval, SEO, test & optimize, dynamic presentation/personalization, etc. After extensive discussions (demos and follow-up calls) between VML, PS Marketing/IT, and Sitecore representatives, the group feels strongly that Sitecore will be able to handle landing page creation and testing functionality (initial release) and can be configured to support management of a future transaction site (if built in .Net suite).
- **Web Analytics/Testing:** VML recommends "Yahoo Web Analytics" (free service) and "Visual Website Optimizer" for additional support in A/B & multivariate testing.
- **Deployment Strategy:** VML recommends a phased release:
 - **Initial Release:** Lead with development of new front-end site (with desktop/mobile views and CMS integration) and basic functionality/cosmetic enhancements to back-end/transaction site (desktop/mobile views) to ensure smooth user experience.
 - **Future Releases:** Rebuild of application, booking and account management process for optimum usability and best practices (wait for better understanding of new lending system and connection strategies).

Initial Release Deliverables:

- VML Deliverables:
 - Design and development of new front-end content site (desktop/mobile views).
 - Implementation of CMS (content management system) rules, templates, etc.
 - Recommendations and development of content/usability/design enhancements to existing back-end/transactional site (provide style guide/CSS code for desktop/mobile)

- Sitecore CMS:
 - New price for top-level Enterprise Edition (with additional server instance infrastructure) after aggressive negotiations: (one-time licensing fee). Free support and maintenance program for first year.
 - Support & Maintenance for additional years: 20% of license fee.
 - No cost for upgrades/new releases
 - Sitecore end-user training courses (pre-launch: online training ongoing
 - VML training documents for Sitecore templates: Included in VML costs
- Integrated analytics/enhanced testing solutions (Yahoo/Google products): Free
- Hosting/Hardware: Pioneer Services will host in-house.
- Pioneer Services responsible for all website copy and content development (including photography assets and other site imagery).
- Pioneer Services responsible for any costs related to digital assets, copywriting resources, etc.
- Pioneer Services responsible for content entry (VML will be available to support initial content entry for additional fee)
- Pioneer Services responsible for all development of transactional site enhancements for Initial Release (VML to provide wireframes that show recommended updates to form design, process flow optimizations and CSS style sheet/code for transaction site). VML would not accept development responsibility in the requested time-frame.

Project Schedule/Delivery Date:

- Initial Release scheduled to be ready for launch 9.27.2012
- Future Release (new transactional system): Discovery can begin after definition of new lending system.