Rich Internet Applications: Better Practices for Financial Services

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New technologies, new opportunities

Rich Internet Applications (RIA) are web applications that transfer some of the processing to the client end.

• RIA's typically:
  – run in a web browser, or do not require software installation.
  – Can be built to run without a HTTP connection (but this is rare)

• Macromedia Flex
  – Better, more industry standard, & faster Flash

• AJAX Technologies
  – Asynchronous JavaScript+CSS+DOM+XMLHttpRequest
Lots of new ideas from Web 2.0
Lots of new ideas
But: Financial Services have real problems

- Financial data is ridiculously complex
- FS applications are by nature highly transactional
- Time is money and training time is too much money
- If an application is not intuitive, users will not adopt it
- FS applications have people whose job it is to use it
Some Better Practices
Confirm data entry with info layers

Reduce errors by “unpacking” numeric codes
Display features as needed

Reduce page complexity with layers
Highlight changes

On complex pages, highlight the effects of user actions
Enable users to control *their* data

Let clients Search, Filter, Sort, and Export, or build a simple API and let them do it
Help users use help

Put help where it can be found, when it is needed
Validate data during data entry

Finding errors AFTER submitting is unpleasant and inefficient: help the user avoid them
Suggest values during data entry

“Find as you type” need not be limited to search, but can speed up data entry tasks, such as company name
Design for the 80 AND the 20

Contain optional and rarely used form fields in an expandable section
Correct data format errors automatically

Inconsistent formats are a common cause of errors. Fix them during the entry process and train the user.
New challenges from new solutions

- Mo code, mo problems
- Progress: a browser crash can now lose lots of data.
- Web based applications need to be tested like desktop applications: Regression testing can be difficult
- Breaking the browser: Reload and Back
- Customer / User Acceptance Testing processes need to be updated
More is possible = More will be expected
Thanks!

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