

Pete & Tom creates interface and identity for Mobank

By Gina Lovett

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The interface and identity for Mobank, a digital service that will allow customers to pay bills and buy products through their mobile handsets, is being developed by broadcast group Pete & Tom.

Mobank, set to launch later this month, will work with retailers' and customers' existing bank accounts. A downloadable application, it will be initially available on the iPhone and extended to other mobile handsets throughout 2009.

The service and the brand are all about 'intuition', according to Mobank head of marketing Melanie Hunter. 'The ethos behind Mobank is about having the freedom to make transactions and manage your money where and when you want,' she says.

The fact that mobile phone use is so integral to daily life informs the thinking behind the service, which is aimed at a 'fast-moving, design-conscious and career-savvy audience', according to Hunter.

Broadcast and digital design consultancy Pete & Tom, which has worked on the last two rebrands of Film 4, clinched the contract through a recommendation in September 2007.

Founder Tom Britton explains that the brief was to create a brand that would sit well within the digital environment - from the interface of the application to the website - and one that would indicate the services of a bank, yet steer away from the visual orthodoxy of the financial sector. The brand also had to convey values of movement reflective of a 'fluid and easy-to-use' service.

The duo mooted a number of creative approaches before coming up with the flexible, modular 'sphere' device, which doubles as an identity and an interface icon.

Britton says, 'We flushed out the corporate static marques traditionally found in the sector and got as far away from that as possible. Our experience in broadcast design meant that we could work out how logos work when animated or when they sit within 3D environments. When we realised that the spheres could be split, and create formations and icons, we all agreed that it was a winner.' The 'spheres' have been refined through light, texture, positioning and colour, while within the interface they form a carousel.

One of the biggest challenges for Pete & Tom has been the project's mindset in terms of working with smaller screens. 'Getting your head out of a 16x9 format, as well as thinking about usability, has been one thing we've had to consider consistently. You've got to think more about not spoon-feeding information so much, as with television, as about being more interactive,' says Britton.

The consultancy has steered away from colours that are 'owned' by major banks, and have instead opted for a vibrant magenta against a backdrop of either white or black.

Agency Mobile is working on the final stages of technical development of the Mobank application and website.

Pete & Tom collaborated with Agency Mobile on the screen designs and then translated the same feel to the Web design.

Banking on the go:

- Former First Direct and Egg bankers Steve Townend and Dominic Keen are behind Mobank
- Mobank won a Red Herring 100 award for the best start-ups in Europe, and the Oxford Siad Business Venture award 2008
- Mobank works via Internet connection on mobile handsets
- Customers register their credit or debit card and receive a pin
- The application uses SSL technology to secure transactions through retailers' systems, accessed via the Mobank widget