



# 63-Point Checklist for Your New Website

Lightstream created this in-depth checklist to help our clients and prospective clients understand the key features, components, and best practices of a new bank or credit union website. If you have questions about the items on this checklist or would like to learn more about our website development and hosting services, please feel free to please contact Heather Gibbs at [267.328.1445](tel:267.328.1445) or [h.gibbs@thelightstreamgroup.com](mailto:h.gibbs@thelightstreamgroup.com).

MUST-HAVE	RATIONALE
<b>Stable, Secure Website Platform</b>	Your website platform needs to be rock solid, consistently perform at a high level, and be easy for your team to manage. The next 12 items address the factors that should influence your decision about what platform to choose.
<input type="checkbox"/> <b>Select a Proven Platform</b>	Ensure stability and maximize potential benefits by choosing an established platform that can demonstrate a long track record in the industry; a strong, active community that identifies and addresses issues; and a continuing history of patches and upgrades.
<input type="checkbox"/> <b>Be Wary of Proprietary Platforms</b>	Proprietary platforms run the risk of “vendor lock-in” – dependence on one vendor for ongoing updates, security patches, and support. Will the vendor have the willingness or resources to maintain and upgrade its system in the future?
<input type="checkbox"/> <b>Ensure Full Ownership of Your Site</b>	Your website should be your property. Confirming you have full control, including the ability to select new vendors to maintain and host it, will help ensure you aren't locked into a restrictive agreement.
<input type="checkbox"/> <b>Find a Best-in-Class Open-Source Platform/Vendor</b>	Open-source platforms will help “future-proof” your site and give you the flexibility to work with multiple vendors. However, it is important to select a best-in-class vendor with a proven track record of success with financial institutions.
<input type="checkbox"/> <b>Select an Easy Yet Powerful Content Management System (CMS)</b>	Choosing a CMS that is easy to learn and user-friendly, preloaded with the features and tools your team needs today, and flexible enough to integrate new upgrades in the future, is critical to the long-term success of your website.
<input type="checkbox"/> <b>Image Optimization and Content Delivery Network (CDN) Support</b>	Image optimization reduces the need for specialized software and speeds up page loading. Integrating a CDN distributes website assets across multiple servers, which can help reduce latency, improving the user experience and lowering bounce rates.

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<input type="checkbox"/> Utilize Proven, Highly Regarded Plug-Ins	Choosing a web development company that only uses a short list of vetted plug-ins helps ensure reliable performance while limiting security risks.
<input type="checkbox"/> Ensure Flexibility With Page Templates and Content Modules	Having editable page templates and content modules available to your team in your CMS allows them to have a more organized and efficient approach to content management. Your users will benefit from a consistent structure, which is more visually appealing and user-friendly.
<input type="checkbox"/> Implement Custom User Roles, Role-Based Permissions, and Approval Workflows	The ability to assign specific permissions to different user groups (e.g., Editor, Admin, HR) and set up custom workflows enables you to manage user access, streamline internal content review and approval processes, improve accountability, and maintain compliance.
<input type="checkbox"/> Incorporate an Easy Rate Changer	Giving your team the ability to change rates via one section in your CMS – rather than making changes to individual pages – saves time, limits mistakes, and enables you to show rates in more places than you would otherwise.
<input type="checkbox"/> Maintain a Searchable Compliance Log	Tracking content revisions – including what they were, when they were made, and who made them – allows for easy preparation for compliance audits.
<input type="checkbox"/> Ensure Vendor Provides Effective and Ongoing CMS Training	Equipping your team with hands-on training, reference material, and ongoing support helps ensure your team works efficiently, and your institution realizes the maximum value from your CMS.
<b>Modern Appearance and Functionality</b>	<b>A clean, modern website with valuable content and useful tools conveys to current account holders and prospects that your institution is able to meet all their banking needs. This is especially important for smaller institutions that must fight against the perception they may not have the latest digital banking tools. The next 20 items cover various aspects of appearance and functionality.</b>
<input type="checkbox"/> Ensure a Streamlined Site Architecture	Easy-to-use navigation and consolidated content and page count improves navigation and reduces maintenance. This ensures that items your customers are looking for are only 1 or 2 clicks away.
<input type="checkbox"/> Implement Intuitive Navigation	Having clear headers and consistently structured navigation allows users to quickly find the information that is most important to them.

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<input type="checkbox"/> <b>Develop a Robust Internal Linking Strategy</b>	An internal linking strategy allows users to move quickly between related content on your site and factors into SEO.
<input type="checkbox"/> <b>Maintain Brand Consistency</b>	Accurately and consistently presenting your brand across all channels increases your institution's brand value.
<input type="checkbox"/> <b>Use Consistent Layouts and UX Elements</b>	Using consistent layouts for product descriptions, FAQs, and other content formats, and a consistent design for buttons, links, and other UX elements, provides a more intuitive user experience.
<input type="checkbox"/> <b>Integrate High-Quality, Appropriate Imagery</b>	High-quality, appropriate imagery shows your understanding of the audience and builds trust in the effectiveness of your solutions.
<input type="checkbox"/> <b>Use White Space Effectively</b>	Effectively using white space reduces clutter, improves readability, and conveys sophistication.
<input type="checkbox"/> <b>Ensure Responsive and Adaptive Design</b>	Responsive and adaptive design ensures that your site performs the same on desktops, tablets, and mobile devices and factors into SEO. When your site is mobile-friendly, it provides a better user experience and improves accessibility.
<input type="checkbox"/> <b>Verify and Test Cross-Browser Compatibility</b>	Cross-browser compatibility ensures a consistent look and performance across all popular browsers.
<input type="checkbox"/> <b>Include a Homepage Alert Bar</b>	Prominently displaying important, timely information (closures, changes in hours, etc.) on the top of your homepage improves communication. This can be scheduled to go live and disappear without needing someone to do it in real time.
<input type="checkbox"/> <b>Clearly Display Quick Links Info</b>	Clearly displaying "fast facts" (routing number, hours, customer service numbers, etc.) saves users' time and reduces frustration.
<input type="checkbox"/> <b>Provide Account Comparisons</b>	Seeing account details side by side simplifies and speeds up the decision-making process for users.
<input type="checkbox"/> <b>Incorporate an Account Chooser Tool</b>	Adding a customizable tool that allows users to find the account best suited for them (by answering customizable questions) improves the user experience and equips users to make better choices.

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<input type="checkbox"/> <b>Include an FAQ Section</b>	An FAQ section provides users with fast answers to common questions.
<input type="checkbox"/> <b>Showcase Testimonials</b>	Testimonials help build trust in your institution and the solutions you offer by providing testimonials from account holders.
<input type="checkbox"/> <b>Share Blog Posts and Educational Content</b>	High-quality content – which should be a mix of current, seasonal, and evergreen content – educates and informs account holders and prospects, helps build trust and authority, increases brand value, and deepens relationships.
<input type="checkbox"/> <b>Enable Social Sharing of Educational Content</b>	Increase the reach and impact of your content by allowing users to easily share financial wellness content that is relevant to their family, friends, and coworkers.
<input type="checkbox"/> <b>Implement Advanced Search Functionality</b>	Adjusting settings and filters for more predictive search ensures users can find relevant information quickly and easily. Adding weight to keywords or specific pages ensures that a customer’s search leads them to where they should be.
<input type="checkbox"/> <b>Integrate Interactive Tools, Such as Calculators</b>	Interactive tools empower users by providing personalized results and showing outcomes to “What if...?” scenarios.
<input type="checkbox"/> <b>Include an Interactive Map</b>	An interactive map allows users to quickly locate convenient branches and ATMs.
<b>Search Engine Optimization (SEO)</b>	<b>SEO improves the chances that your site, rather than your competitors’ sites, will be found when users search for relevant topics, thereby increasing sales and brand value. SEO includes, but is not limited to, the next 9 items.</b>
<input type="checkbox"/> <b>Ensure a Straightforward URL Structure</b>	Having clear, readable URLs, including keywords when appropriate, improves searchability.
<input type="checkbox"/> <b>Maintain High-Quality Content</b>	Providing relevant, credible, and engaging content to your account holders and prospects – based on research into their interests and pain points – will keep them on your site longer and improve your standing.
<input type="checkbox"/> <b>Include Keyword-Rich Content</b>	Creating a research-based keyword strategy that strikes a balance between volume, competition, relevance, and user intent will help ensure your audience will reach your site when searching.

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<input type="checkbox"/> <b>SEO-Optimize Title Tags and Meta Descriptions</b>	Accurately and concisely describing the content on your pages, using keywords when appropriate, helps search engines recognize what information your site is trying to convey and who should visit.
<input type="checkbox"/> <b>Use Header Tags (H1, H2, etc.)</b>	Establishing a content hierarchy and effective page flow ensures key points are highlighted, leads to an improved user experience, and improves searchability.
<input type="checkbox"/> <b>Create Separate Location Pages</b>	Creating separate “landing-page style” pages for each branch, featuring location-specific keywords and a list of services, improves your performance in local and location-specific searches.
<input type="checkbox"/> <b>Regularly Monitor SEO and Make Adjustments</b>	Ongoing monitoring and recommendations (every 6 months at a minimum) help ensure that pages remain optimized amid changes in audience needs, product and service changes, and search algorithms.
<input type="checkbox"/> <b>Implement Clear, Compelling Calls to Action (CTAs)</b>	CTAs that stand out from other content and offer a clear benefit will guide your account holders and prospects to take the next logical step, helping streamline the user experience and increase conversions.
<input type="checkbox"/> <b>Ensure Ability to Perform A/B Testing</b>	Running A/B tests, particularly on landing pages, allows you to test assumptions, learn what works and what doesn't, and optimize performance over time.
<b>WCAG 2.1 AA (Accessibility) Compliance</b>	<b>It is important for websites to be accessible to all users. Your website should meet industry standards for accessibility, including, but not limited to, the next 7 items.</b>
<input type="checkbox"/> <b>Ensure Content Is Readable and Predictable</b>	Ensuring your content is clear and logically organized and the flow and functionality of your site is predictable increases users' ability to comprehend the information and anticipate how the site will operate.
<input type="checkbox"/> <b>Maintain Consistent Navigation</b>	Maintaining a consistent and clear navigation structure throughout the site limits confusion and obstacles for users.
<input type="checkbox"/> <b>Implement Appropriate Color Contrast</b>	Having appropriate color contrast ensures that all text on the site is easily legible.

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<input type="checkbox"/> <b>Provide Text-to-Speech Compatibility</b>	Text-to-speech compatibility enables users with reading difficulties to listen to a reading of the text on your site, via screen reader tools.
<input type="checkbox"/> <b>Include Text Alternatives</b>	Providing text alternatives for all non-text content, such as images, videos, and audio, is important for website accessibility.
<input type="checkbox"/> <b>Support Keyboard Navigation</b>	Keyboard navigation enables users who can't use a mouse to navigate your site.
<input type="checkbox"/> <b>Conduct Regular Accessibility Testing</b>	Reviewing and testing the site every 6 months, and fixing any problems, ensures that your site continues to meet accessibility standards.
<b>Analytics Integration</b>	<b>Analytics integration captures user data for analysis. Making data-driven decisions is simplified when you implement the steps outlined in the next 2 items.</b>
<input type="checkbox"/> <b>Integrate Google Analytics GA4 Tracking and Google Tag Manager for Performance Tracking</b>	Google Analytics GA4 tracks visits, page views, events, and conversions using Google Tag Manager's customizable triggers and tags. This will help you understand the activity on your site and the effectiveness of your messaging, layouts, and CTAs.
<input type="checkbox"/> <b>Ensure Integrated Tracking With Online Account/Loan Applications</b>	With permission from the provider of your third-party applications, tracking user activity can help you attribute submissions to particular campaigns or promotions and measure their effectiveness.
<b>Multi-Layered Security</b>	<b>Keeping your website secure involves an array of tools and procedures. These include, but are not limited to, those listed in the next 7 items.</b>
<input type="checkbox"/> <b>Choose a Comprehensive Set of Security Tools</b>	Protecting your website with multiple security integrations limits your risk of unauthorized access, data loss, and downtime.
<input type="checkbox"/> <b>Implement and Maintain an SSL Certificate</b>	An SSL Certificate is crucial for encrypting data and instilling trust.
<input type="checkbox"/> <b>Enable Two-Factor Authentication (2FA)</b>	Enhancing login security for admin and CMS-user accounts limits the risk of unauthorized access.

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<input type="checkbox"/> <b>Implement Enterprise-Level Firewall Security</b>	Restricting traffic between your server and untrusted external networks is vital to securing your website, landing pages, etc.
<input type="checkbox"/> <b>Set Up Intrusion Detection</b>	Monitoring network traffic and system activities, Intrusion Detection alerts website administrators about suspicious behavior and potential breaches.
<input type="checkbox"/> <b>Ensure DDoS Protection</b>	Safeguarding your website from Distributed Denial of Service (DDoS) attacks ensures that it is available for legitimate users.
<input type="checkbox"/> <b>Provide Responsive Ongoing Customer Support</b>	Receiving timely support with adding new pages, making edits, or implementing new tools should be part of your service level agreement (SLA), with response times typically ranging from 1 to 2 days for simple requests and 3 to 5 days for more complex requests.
<b>Ongoing Maintenance Plan</b>	<b>Instituting processes and procedures to keep your site, and its host server, maintained is vital. The following 5 items are important components of that plan.</b>
<input type="checkbox"/> <b>Plan for Regular CMS Updates</b>	Ensuring that your CMS is updated regularly with security patches will protect your website against vulnerabilities.
<input type="checkbox"/> <b>Conduct Ongoing Updates to Plug-Ins and Other Third-Party Software</b>	Ensuring that the third-party software that is used to operate and protect your site is updated regularly with security patches will help keep it secure and running smoothly.
<input type="checkbox"/> <b>Schedule Security Audits</b>	Periodic security audits and scans can help identify and address potential vulnerabilities.
<input type="checkbox"/> <b>Monitor Performance</b>	Monitoring of the end-user experience, including website loading times, resource utilization, and caching strategies, helps provide insights into the user perspective and helps optimize content delivery.
<input type="checkbox"/> <b>Manage Backups Effectively</b>	Establishing and verifying an ongoing nightly backup routine, which includes duplicate copies stored off-site (i.e., cloud backup), is critical in the event of system failure, security breach, natural disaster, or other disruption.

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<b>Hosting Management</b>	Managing the hosting environment for your website, either directly or through a vendor, is necessary to make sure it is nearly always available and secure. The following 9 items are some of the most important considerations with hosting.
<input type="checkbox"/> <b>Decide Between Shared and Dedicated Server Hosting</b>	Shared servers cost less, while dedicated servers provide more flexibility, performance, and security features.
<input type="checkbox"/> <b>Ensure Steady High-Speed Bandwidth</b>	Enabling your users to have continuously fast access to your website is an important facet of delivering a superior user experience.
<input type="checkbox"/> <b>Monitor Capacity Management</b>	Adapting to increased traffic and additional demands by increasing memory, computing power, storage, etc., prevents degradation in performance over time.
<input type="checkbox"/> <b>Maintain a 99.99% Uptime</b>	You should expect that your website will be available 99.99% of the time in any 12-month period, excluding scheduled downtime for planned maintenance (usually after-hours on weekends).
<input type="checkbox"/> <b>Implement Uptime Monitoring</b>	Monitoring your uptime helps you to gauge the performance of your host provider.
<input type="checkbox"/> <b>Opt for 24/7/365 Monitoring With Automatic Alerts</b>	Your server should be continuously monitored, and alerts should be automatically generated for server errors.
<input type="checkbox"/> <b>Ensure Fast Incident Responses From Vendor</b>	Most incidents should be identified in minutes and resolved in a matter of hours. Check your vendor's SLA to confirm you will have speedy resolution to any issues.
<input type="checkbox"/> <b>Request Ongoing Report Generation</b>	Receiving reports on hosting performance helps you maintain transparency and accountability.
<input type="checkbox"/> <b>Conduct Server Housekeeping Regularly</b>	Removing outdated and unused web assets (e.g., old landing pages), deleting accounts of past users, and cleaning up the host server reduces vulnerabilities.