



70-Point Checklist for Your Future-Ready Website

Lightstream created this comprehensive checklist to help our clients and prospective clients navigate the essential features, components, and best practices in optimizing for AI searchability when building a 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 contact Heather Gibbs at **267.328.1445** or **h.gibbs@thelightstreamgroup.com**.

MUST-HAVE	RATIONALE
Stable, Secure Website Platform	Your website platform needs to be rock solid, consistently perform at a high level, and be easy for your team to manage. The following 12 items address the factors that should influence your decision about what platform to choose.
☐ Select a Proven Platform	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.
☐ Be Wary of Proprietary Platforms	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?
☐ Ensure Full Ownership of Your Site	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.
☐ Find a Best-in-Class Open-Source Platform/Vendor	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.
☐ Select an Easy Yet Powerful Content Management System (CMS)	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.
☐ Image Optimization and Content Delivery Network (CDN) Support	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.

70-POINT CHECKLIST FOR YOUR NEW WEBSITE

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☐ 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.
☐ 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.
☐ 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.
☐ 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.
☐ 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.
☐ Ensure Vendor Provides Effective and Ongoing CMS Training	Equipping your team with hands-on training, reference material, and ongoing support helps ensure that your team works efficiently and your institution realizes the maximum value from your CMS.
Modern Appearance and Functionality	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 that they may not have the latest digital banking tools. The following 20 items cover various aspects of appearance and functionality.
☐ 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.
☐ Implement Intuitive Navigation	Having clear headers and consistently structured navigation allows users to quickly find the information that is most important to them.

70-POINT CHECKLIST FOR YOUR NEW WEBSITE

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☐ Develop a Robust Internal Linking Strategy	An internal linking strategy allows users to move quickly between related content on your site and factors into SEO.
☐ Maintain Brand Consistency	Accurately and consistently presenting your brand across all channels increases your institution's brand value.
☐ Use Consistent Layouts and UX Elements	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.
☐ Integrate High-Performance, Quality Visuals	Use high-quality, descriptive images with optimized file names and alt text to improve both user experience and AI search visibility.
☐ Use White Space Effectively	Effectively using white space reduces clutter, improves readability, and conveys sophistication.
☐ Ensure Responsive and Adaptive Design	Keep the layouts simplified and structured with an emphasis on clear semantic blocks. Fewer decorative elements and greater clarity boost your AI search performance.
☐ Verify and Test Cross-Browser Compatibility	Cross-browser compatibility ensures a consistent look and performance across all popular browsers.
☐ Include a Homepage Alert Bar	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.
☐ Clearly Display Quick Links Info	Clearly displaying "fast facts" (routing number, hours, customer service numbers, etc.) saves users' time and reduces frustration.
☐ Provide Account Comparisons	Seeing account details side by side simplifies and speeds up the decision-making process for users.
☐ Incorporate an Account Chooser Tool	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.

70-POINT CHECKLIST FOR YOUR NEW WEBSITE

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☐ Include an FAQ Section	An FAQ section is crucial for maximizing AI searchability by addressing the questions users are actively searching for.
☐ Showcase Testimonials	Testimonials help build trust in your institution and the solutions you offer by providing feedback from account holders – and they can also boost online visibility by adding authentic, keyword-rich content to your site.
☐ Share Blog Posts and Educational Content	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.
☐ Enable Social Sharing of Educational Content	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.
☐ Implement Advanced Search Functionality	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.
☐ Integrate Interactive Tools, Such as Calculators	Interactive tools empower users by providing personalized results and showing outcomes to “What if...?” scenarios.
☐ Include an Interactive Map	An interactive map allows users to quickly locate convenient branches and ATMs.
Search Engine Optimization (SEO) and Generative Engine Optimization (GEO)	SEO and GEO increase the likelihood that your site will be found when users search for relevant topics via traditional and AI search, boosting visibility, sales, and brand value. GEO focuses on optimizing content for AI engines that generate direct answers. Together, SEO and GEO best practices include the following 9 items.
☐ Ensure a Straightforward URL Structure	Having clear, readable URLs with relevant keywords (including location-based keywords when appropriate) will improve discoverability and local relevance.
☐ Maintain High-Quality Content	Write in natural, conversational language that reflects how people ask questions. Incorporate structured summaries, keyword-optimized headers, and schema-ready content (FAQ schema, local business schema, product schema) to increase AI-driven answerability.
☐ Include Keyword-Rich Content	Develop a keyword strategy that balances search volume, competition, and user intent. Implement schema markup to ensure visibility in both traditional search and AI-generated results.

70-POINT CHECKLIST FOR YOUR NEW WEBSITE

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☐ SEO-Optimize Title Tags and Meta Descriptions	Craft clear, keyword-rich titles and meta descriptions tailored to human readers and AI parsing. Ensure fast load speeds, script deferrals, and accessibility compliance. Use JSON-LD and microdata schemas (e.g., LocalBusiness, Product, FAQ Page) to improve authority in AI search.
☐ Use Header Tags (H1, H2, etc.)	Establish a clear hierarchy of information to highlight key points. Incorporate location and service keywords in headers, where appropriate, to help AI engines identify context.
☐ Create Separate Location Pages	Build dedicated landing pages for each branch or service area with location-specific keywords, embedded maps, NAP consistency (Name, Address, Phone), local reviews/testimonials, and services.
☐ Monitor Search Performance and Adjust Regularly	Review keyword rankings, AI-generated search snippets, and local pack visibility every six months. Update based on changing user intent, algorithm shifts, and emerging AI search patterns.
☐ Implement Clear, Compelling Calls to Action (CTAs)	Place standout CTAs on every page, ensuring they're contextually tied to local offers, services, or branch-specific actions. CTAs should encourage the next step in the journey, from appointment booking to branch visits.
☐ Ensure Ability to Perform A/B Testing	Regularly test page elements, CTAs, and content variations to refine performance and learn what resonates most with your audience.
WCAG 2.2 AA (Accessibility) Compliance	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 following 7 items.
☐ Ensure Content Is Readable and Predictable	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.
☐ Maintain Consistent Navigation	Maintaining a consistent and clear navigation structure throughout the site limits confusion and obstacles for users.
☐ Implement Appropriate Color Contrast	Having appropriate color contrast ensures that all text on the site is easily legible.

70-POINT CHECKLIST FOR YOUR NEW WEBSITE

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☐ Provide Text-to-Speech Compatibility	Text-to-speech compatibility enables users with reading difficulties to listen to a reading of the text on your site, via screen reader tools.
☐ Include Text Alternatives	Providing text alternatives for all non-text content, such as images, videos, and audio, is important for website accessibility.
☐ Support Keyboard Navigation	Keyboard navigation enables users who can't use a mouse to navigate your site.
☐ Conduct Regular Accessibility Testing	Reviewing and testing the site every 6 months, and fixing any problems, ensures that your site continues to meet accessibility standards.
Analytics Integration	Analytics integration captures user data for analysis. Making data-driven decisions is simplified when you implement the steps outlined in the following 2 items.
☐ Integrate Google Analytics GA4 Tracking and Google Tag Manager for Performance Tracking	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.
☐ Ensure Integrated Tracking With Online Account/Loan Applications	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.
Multi-Layered Security	Keeping your website secure involves an array of tools and procedures. These include, but are not limited to, those listed in the following 7 items.
☐ Choose a Comprehensive Set of Security Tools	Protecting your website with multiple security integrations limits your risk of unauthorized access, data loss, and downtime.
☐ Implement and Maintain an SSL Certificate	An SSL Certificate is crucial for encrypting data and instilling trust.
☐ Enable Two-Factor Authentication (2FA)	Enhancing login security for admin and CMS-user accounts limits the risk of unauthorized access.

70-POINT CHECKLIST FOR YOUR NEW WEBSITE

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☐ Implement Enterprise-Level Firewall Security	Restricting traffic between your server and untrusted external networks is vital to securing your website, landing pages, etc.
☐ Set Up Intrusion Detection	Monitoring network traffic and system activities, Intrusion Detection alerts website administrators about suspicious behavior and potential breaches.
☐ Ensure DDoS Protection	Safeguarding your website from Distributed Denial of Service (DDoS) attacks ensures that it is available for legitimate users.
☐ Provide Responsive Ongoing Customer Support	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.
Ongoing Maintenance Plan	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.
☐ Plan for Regular CMS Updates	Ensuring that your CMS is updated regularly with security patches will protect your website against vulnerabilities.
☐ Conduct Ongoing Updates to Plug-Ins and Other Third-Party Software	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.
☐ Schedule Security Audits	Periodic security audits and scans can help identify and address potential vulnerabilities.
☐ Monitor Performance	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.
☐ Manage Backups Effectively	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.

70-POINT CHECKLIST FOR YOUR NEW WEBSITE

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Hosting Management	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.
☐ Decide Between Shared and Dedicated Server Hosting	Shared servers cost less, while dedicated servers provide more flexibility, performance, and security features.
☐ Ensure Steady High-Speed Bandwidth	Enabling your users to have continuously fast access to your website is an important facet of delivering a superior user experience.
☐ Monitor Capacity Management	Adapting to increased traffic and additional demands by increasing memory, computing power, storage, etc., prevents degradation in performance over time.
☐ Maintain a 99.99% Uptime	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).
☐ Implement Uptime Monitoring	Monitoring your uptime helps you to gauge the performance of your host provider.
☐ Opt for 24/7/365 Monitoring With Automatic Alerts	Your server should be continuously monitored, and alerts should be automatically generated for server errors.
☐ Ensure Fast Incident Responses From Vendor	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.
☐ Request Ongoing Report Generation	Receiving reports on hosting performance helps you maintain transparency and accountability.
☐ Conduct Server Housekeeping Regularly	Removing outdated and unused web assets (e.g., old landing pages), deleting accounts of past users, and cleaning up the host server reduces vulnerabilities.