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Wednesday, August 09, 2006

Stephen J. Rotella, President and Chief Operating Officer
Washington Mutual
1201 3rd Ave.
Seattle, WA 98101

Cc: Debora Horvath, Executive Vice President and Chief Information Officer
Ronald J. Cathcart, Executive Vice President and Chief Enterprise Risk Officer

Dear Mr. Rotella, et. al.,

I have been a Washington Mutual customer for two years and have been experiencing both old and new problems with WaMu's Online Banking service. I have reported issues relating to service and usability of the Online Banking site several times via the online feedback forms and have never received a reply or even an acknowledgement that my messages were received. I am directing this to you and select members of your executive staff in the hopes that my concerns will be addressed.

I am an information technology executive and am acutely aware of both the strong need for and difficulty in achieving usability and security in an online application. Nevertheless, I have high expectations in both areas for a major bank with significant resources at its disposal and a strong desire to minimize its risks and liability. It is disappointing and troubling to me that Washington Mutual's Online Banking service fails to provide a usable and secure online banking service.

1. Non-SSL logon option is insecure.

The WaMu home page (<http://www.wamu.com/personal/default.asp>) offers customers the ability to enter their Online Banking user name and password directly. There is a link on the page that reads "Why this is secure," which explains that a customer's credentials are encrypted for transit to WaMu's servers. The home page itself, however, is *not* secure because the page itself is not accessible over SSL.

The SSL service is two-fold: it not only provides encryption for data transmitted over the Internet; it also verifies that the site you're on actually belongs to the organization you think it does. With "phishing" scams so prevalent, you are doing your customers a disservice by not forcing them to log on via an SSL site regardless of how their credentials are passed over the wire. It is good that you make an SSL logon page available (<https://online.wamu.com/logon/logon.asp>) but claiming that the logon form on your non-SSL home page is secure is **not true**.

2. Broken Secure Contact Form.

The "Contact Us" link at the top of every page in the Online Banking system does not work as advertised. Clicking on that link directs users to a non-secure page (<http://www.wamu.com/myaccounts/customerservice/contactus/default.asp>) where they are given an option to "Sign in now" to send a secure online message. This happens whether a user is currently signed in to the site or not.

Clicking the "Sign in now" link redirects users to a page that reads "Page has been moved..." The user is then redirected to the secure logon form. Logging on via this form, however, merely causes the user to go to the main page of the Online Banking site. This process *never presents a user with the ability to send a secure online comment*. Users are thus forced to communicate securely with WaMu by other means, or to use the non-secure comments form.

3. Limited and (Apparently) Broken General Comments Form

Being forced to use the regular comments form, I find it annoyingly limited and possibly non-functional. Users are required to select their Internet browser program from a pull-down menu that only presents 4 options: IE5, IE6, Netscape 6, and Netscape 7. never mind that novice users may not understand what "IE5" or "IE6" is (I know my mother does not), the list ignores the existence (and growing prevalence) of other browsers such as Mozilla Firefox, Safari, Opera, and others. It is also unaware that version 8 of the Netscape browser was released in May 2005.

Furthermore, the area to leave comments is unacceptably small, and there is no indication that certain characters (such as quotation marks) are not permitted in the field until after the user attempts to submit comments. For the life of me I can't understand why the characters are completely disallowed rather than simply converted to "escaped" versions by the form processing software, but the lack of prior notice of this limitation is truly irritating.

Finally, and most critically, I have *never* received a reply after submitting comments via that form.

The entire WaMu online commenting system, therefore, reeks of inattention and gives the impression that WaMu is really not interested in hearing from its customers.

4. Broken Bill Payer System

I am aware that WaMu recently upgraded the online bill payment system and that the upgrade did not go well. It was patently unacceptable that the entire Online Banking system was down for as long as it was. Now that its available, however, the upgraded version of the bill payer is unusable.

The new method to select a date for a payment to go out relies on a JavaScript pop-up

window that contains a date selector. This method does not work in either Mozilla Firefox or Internet Explorer 6 (IE6 pops up an error message indicating an "invalid character" in line 411 of the JavaScript code [presumably an unescaped forward-slash character in the SelectDate parameter's value]). There is no other way to select a date under this "updated" system, therefore bill payer is almost entirely useless.

5. No Merchant Name in Debit Card Transactions

The details for debit card transactions contain only the merchant's address. This is practically useless for reconciling bank statements. Other banks I have belonged to have presented the merchant's name in the transaction details.

It has been infuriating to me as an IT professional to repeatedly run into brick walls of usability problems with WaMu's Online Banking site, and especially troubling to see the security issues that I described.

It is time-consuming to switch to a new bank, but given that segments of the Online Banking system (e.g. the bill payer) now simply don't work, that site availability has been spotty of late, and that my repeated comments to Washington Mutual about these issues have apparently been ignored, I am pretty close to seeking out another bank.

I hope to hear from you and that you will address my concerns.

Sincerely,

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Seattle, WA