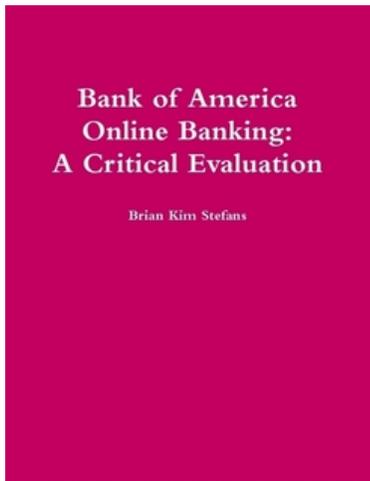


Bank of America Online Banking: A Critical Evaluation



By Brian Kim Stefans
Free [download](#)
\$7.95 (not priced for profit) available
from [Lulu.com](#)

Bank of America Online Banking: A Critical Evaluation provides a detailed, easy-to-read critical evaluation of Bank of America Online Banking. It argues that the great portion of the bank's revenue accrued through overdraft fees is often the result of the deceptive and confusing nature of the online banking site.

The average citizen has no choice but to rely on debit and credit cards for many transactions, which are impossible to track on paper due to the ubiquity of virtual transactions. The BoA online banking center, despite its fluffy tutorials and FAQs, does not make this task easier, but rather conceals the increasingly complex nature of virtual transactions.

This analysis, while informal, integrates the new fields of software studies and data visualization with perennial complaints about the abuses of the banking industry. It argues for a complete transformation in how online (and other forms of virtual) banking is conducted rather than the cosmetic policy changes of recent years.

Contents:

Introduction

1. "Perhaps I am not good enough"—the new guilt paradigm
2. A response to bad press—the Clarity Statement
3. The InfoCenter—style without substance
4. The search function within the banking center—formless information
5. Selective education—no "cascading fees" in the search results?
6. Online bill pay—where are the pending checks?
7. Divide and confuse—related information is spread across several pages
8. Debit penalties—the criminalization of the U.S. citizen
9. "Reviews" of online banking sites—extensions of public relations
10. Conclusions

Appendix I: Screen Captures and Images

Appendix II: "The Card Game: Overspending on Debit Cards Is a Boon for Banks"

Appendix III: "5 Sneaky Overdraft Traps"

Appendix IV: Escalating a Complaint and the Executive Email Carpet Bomb

Appendix V: Final Chat Session with Bank of America Customer Service

Brian Kim Stefans is a professor of English and Digital Humanities at the University of California, Los Angeles. The observations and opinions as expressed in this pamphlet are solely that of the author and do not reflect the views of UCLA, nor were any funds from UCLA used in the research or writing.

Citoyen Press: Los Angeles | Public Domain | January 14, 2010 | 78 pages, illustrated | Size: 8.5 x 11 | Saddle Stitch