

Simplifying Account Transfers in a Banking App

How redesigning the content layer of a high-stakes transactional flow reduced user abandonment and support escalations for a Canadian retail bank.

ROLE: UX Content Designer | INDUSTRY: Financial Services | PLATFORM: iOS · Android · Web (post-login) | DURATION: 8 weeks

01 · OVERVIEW

The problem in plain terms

Account-to-account transfers are one of the most common actions in a retail banking app — and one of the most abandoned. Users were dropping out mid-flow, calling support to confirm whether transfers had gone through, and submitting error reports for scenarios that weren't actually errors. The UI wasn't broken. The content was.

Business problem: Support contact volume for "did my transfer go through?" calls had increased 34% over two quarters. Product attributed this to a recent UI refresh that changed the confirmation screen layout but retained legacy copy written for a desktop web context.

POST-LOGIN FLOWS TRANSACTIONAL UX ERROR STATES CONFIRMATION COPY REGULATED CONTENT

02 · RESEARCH & DISCOVERY

What I needed to understand

Before writing a word, I needed to understand where users were breaking and why. I partnered with the Design Researcher to analyze session recordings, review support transcripts, and conduct a content audit of the full transfer flow across five scenarios.



Ambiguous confirmation states

Users couldn't tell if "Processing" meant the transfer was done or still pending. The word appeared in three different states with different meanings.



Error messages that blamed users

"Invalid account number" appeared even when the account number was correct but temporarily unavailable — destroying trust at a critical moment.

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Jargon in decision points

Labels like "Memo field" and "Reference number" meant different things to different users. 41% of support calls were about these two fields alone.

"I transferred the money but I don't know if it went through. The app said 'processing' which means it might still be happening or it might be done. I'm afraid to transfer again in case it goes twice."

— User research transcript, Session 7

03 · CONTENT AUDIT

The full scope of the problem

I audited every screen in the transfer flow across four states: initiation, review, processing, and confirmation. I mapped each content element against the user's mental state at that point in the journey.



The audit revealed that "processing" appeared at two distinct system states with completely different meanings — and identical copy. A user in a time-sensitive situation had no way to distinguish between them. This was the core content failure driving support volume.

04 · CONTENT DESIGN

What I changed and why

I restructured the content across four key moments in the flow: the review screen, the two processing states, the confirmation screen, and the error states. Every change was grounded in a specific finding from research and reviewed with Legal and Compliance before shipping.

Processing state: before and after

BEFORE

Status

Processing

Your transfer is being processed. This may take up to 3 business days.

\$1,500.00 to Savings ****4821

Done

AFTER

Transfer scheduled

\$1,500.00 is on its way

Arrives in Savings ****4821 by end of business today. You'll see it in your balance within minutes.

✓ Confirmation #TR-2847623 saved to your transfers

[Back to accounts](#)

Error state: before and after

BEFORE

Transfer failed

Error: Invalid account number or routing information. Please verify your details and try again.

Account ****4821

[Try again](#)

AFTER

Transfer couldn't be completed

This sometimes happens when an account is temporarily unavailable. Your money hasn't moved.

Try again in a few minutes, or contact us if this keeps happening.

Account ****4821

[Try again](#)

05 · PROCESS

How I worked

1 Content audit & state mapping

Mapped all 23 content elements across 4 flow states. Identified 7 instances of ambiguous terminology appearing in multiple contexts with different meanings.

2 Research synthesis

Reviewed 34 support transcripts and 12 session recordings with Design Researcher. Identified three primary content failure modes driving call volume.

3 Content design in Figma

Wrote and tested copy directly in Figma alongside UX Designer. Iterated through 4 rounds of copy for the confirmation screen before testing. Maintained a terminology glossary to keep language consistent across all states.

4 Legal & Compliance review

Submitted all confirmation and error state copy for regulated review. Negotiated two rounds of feedback — maintaining plain language while meeting compliance requirements for transaction finality language.

Tested revised content with 8 participants in moderated sessions. Primary question: can users correctly identify whether a transfer is complete, pending, or failed? Pre-redesign accuracy: 58%. Post-redesign: 94%.

06 · OUTCOMES

What changed

The redesigned content shipped to 100% of mobile users after a two-week A/B test. Results were measured at 30 and 90 days post-launch.

–31%

Reduction in "did my transfer go through" support contacts

94%

User accuracy identifying transfer state (up from 58%)

–18%

Reduction in mid-flow abandonment on transfer confirmation

What I learned: The content problem wasn't just about word choice — it was about the content failing to match the user's mental model of what "sending money" means. Users understood the experience of sending money from everyday life. They didn't understand "processing" as a technical system state. The fix was translating system language back into human experience language, not simplifying the words.

07 · REFLECTION

What I'd do differently

The biggest constraint was timeline — I had 8 weeks and a compliance review cycle that consumed 2 of them. Given more time, I would have mapped the full terminology ecosystem across the app rather than scoping to the transfer flow, because some of the language I fixed in transfers reappeared with different meanings in bill payments. That work came in a subsequent sprint.

I'd also have tested error states with more participants. We tested 8 people — enough to see the main pattern, but errors are rare in normal use and I wasn't fully confident we'd covered the edge cases users would actually encounter.

