

Scenario 1: Creating the content for ‘Empty states’.

Problem:

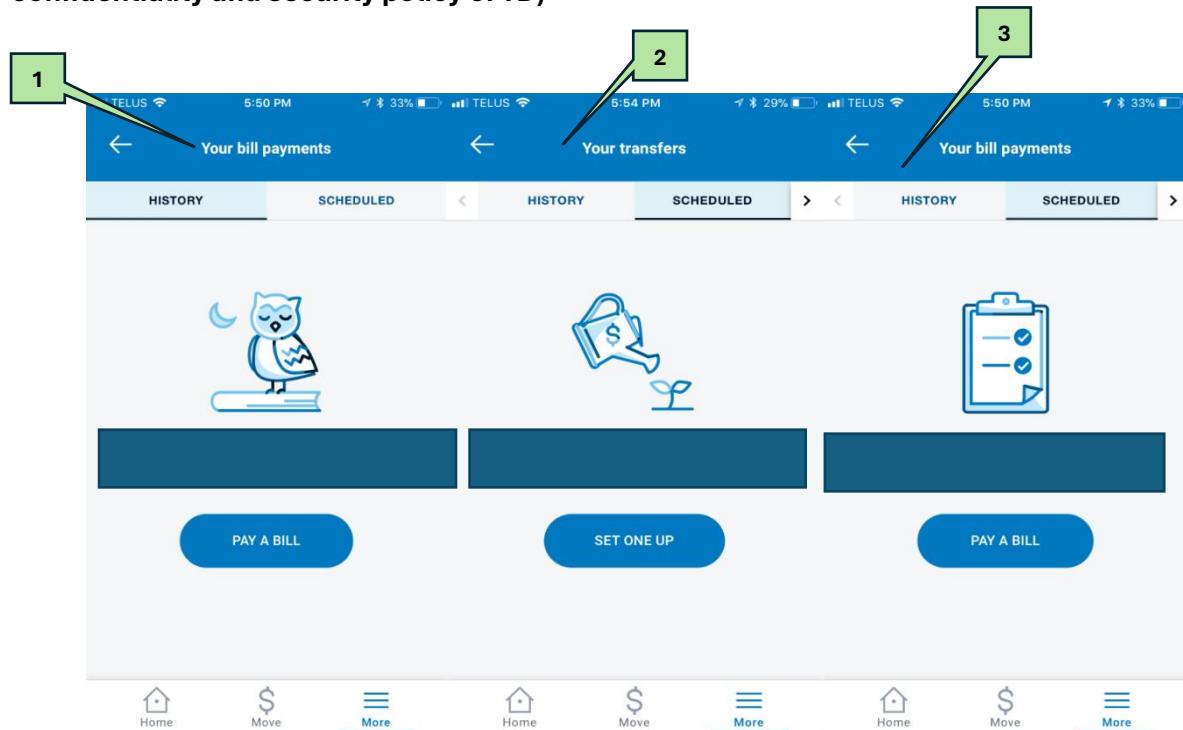
Empty state screens felt robotic and unhelpful (“No data available”).

A customer will see an empty state in the app when information hasn’t been populated yet. For example, if they visit “bill payments” and haven’t made any recently. In the past, our app showed an empty screen with no additional explanation. Going forward, we’re making the most of these empty screens, making it joyful and precise.

Process followed:

- Identified moments where I could add a little joy along the way
- Added copy that guides, educates, and reassures
- Aligned tone with brand voice (friendly but not overly casual).
- Work closely with design so that the copy & image work together
- Communicated three key things through the empty state—what it’s for, why the users are seeing it & how they can fill it up!

(The below image is for illustration purpose only, not actual screenshot to adhere to the confidentiality and security policy of TD)



1. Woah! You have not made any bill payments recently. Click below, if you want to make a bill payment.
2. Stay rest assured, you do not have any scheduled transfers pending currently. Need to schedule a transfer, click below.
3. Kudos! You have settled all your bills. Click below, if you want to schedule a bill payment.

Impact:

- System Usability Scale (SUS) score increased from 63 to 79 (25.3% increase).
- Increased engagement with features.
- Higher customer satisfaction ratings.

Scenario 2: Editing copies for error messaging**Problem and Input:**

Users got stuck on the payment page because error messages were vague. Tickets generated to change the old, transactional error copy to new and friendlier messaging for the error specified in the below table.

Steps conducted:

- Collected user feedback and support tickets.
- Identified that unclear errors led to higher drop-off and support calls.
- Rewrote messages to be specific, empathetic, and solution-oriented.

Impact:

- Support tickets were reduced by 30%.
- Positive responses on customer feedback form and improved customer satisfaction ratings.
- Navigation task success rate increased from 68% to 90%.

Reason for error	Old error copy	Revised error copy
Error in card number	Invalid entry. Try again	Your card number should be 16 digits. Please recheck and try again
Generic error message	We cannot process your request at this time. We apologize for the inconvenience. Please try again later.	<p>Sorry, we are unable to process your request right now. Please try again in a few minutes.</p> <p>If the problem persists, feel free to contact us.</p>
User's iOS is not updated	Your device iOS version is currently not compatible for Apple Pay verification.	<p>Update now</p> <p>Apple Pay verification needs iOS 12.0 or later.</p> <p>You must update to iOS 12.0 to use the Apple Pay feature.</p>

User denied login	<p>We cannot process your request at this time. For assistance, please call the appropriate number below to speak to a Customer Contact Agent.</p> <p>1-800-363-9992</p>	<p>Sorry, we are unable to process your request right now.</p> <p>Our Customer Support Agent would be happy to help you at:</p> <p>1-800-363-9992</p>
Transfer is too large	<p>The converted USD amount is over the \${#} USD limit available in Mobile Banking. If you wish to transfer an amount greater than \${#} USD, please contact us by phone.</p> <p>Direct Banking 1-800-363-9992</p>	<p>Your amount exceeds the \${#} USD limit available on our Mobile Banking transfer feature.</p> <p>Need to transfer more than \${#} USD?</p> <p>Please contact the Direct banking support line at 1-800-363-9992 for help.</p>