

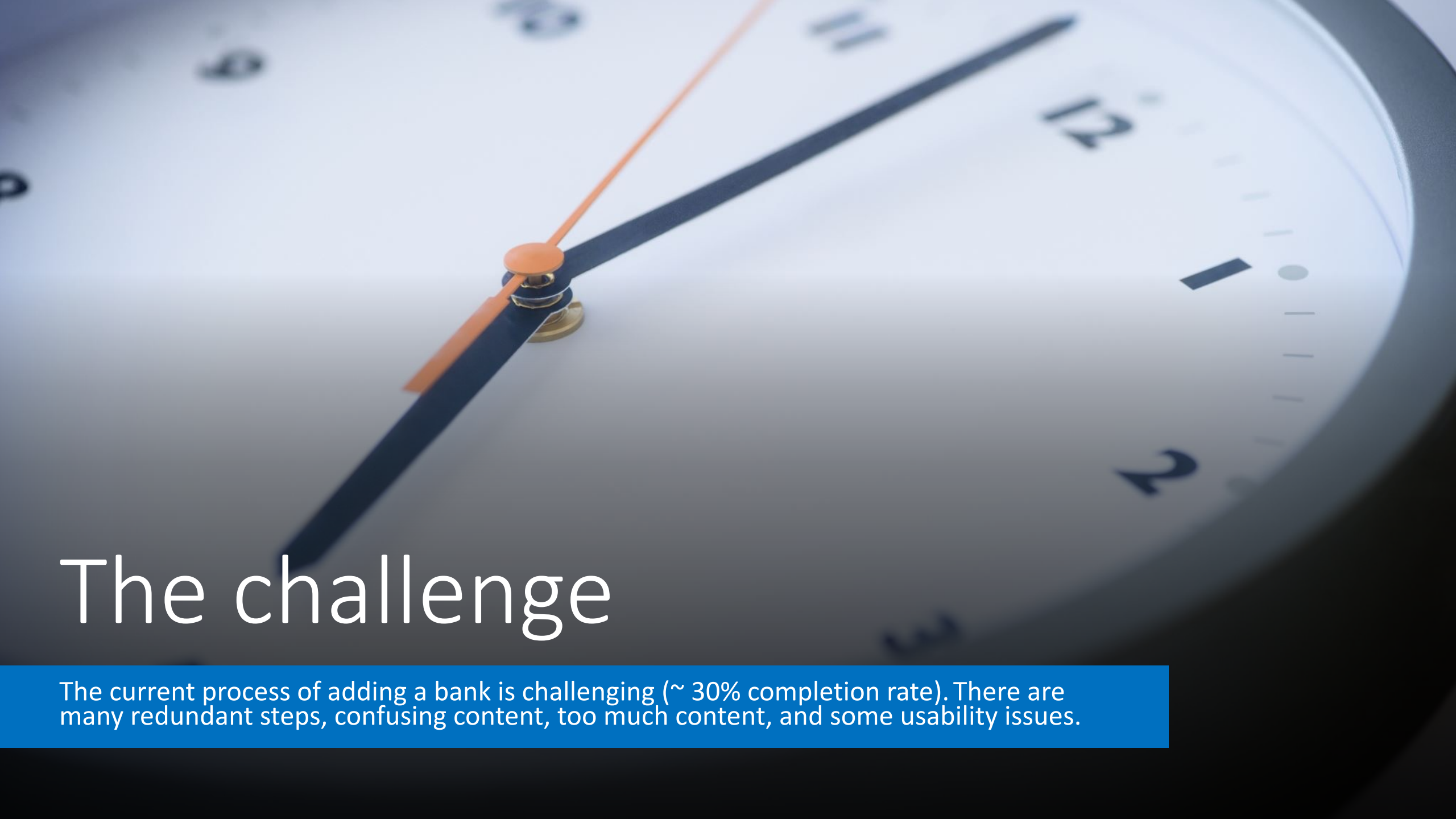
# The Add Bank flow

**Company:** PayPal

**Role:** UX writer

**Year:** 2013





# The challenge

The current process of adding a bank is challenging (~ 30% completion rate). There are many redundant steps, confusing content, too much content, and some usability issues.

# The goal

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Make the process of adding a bank account more intuitive and simple for a PayPal customer, with fewer steps.





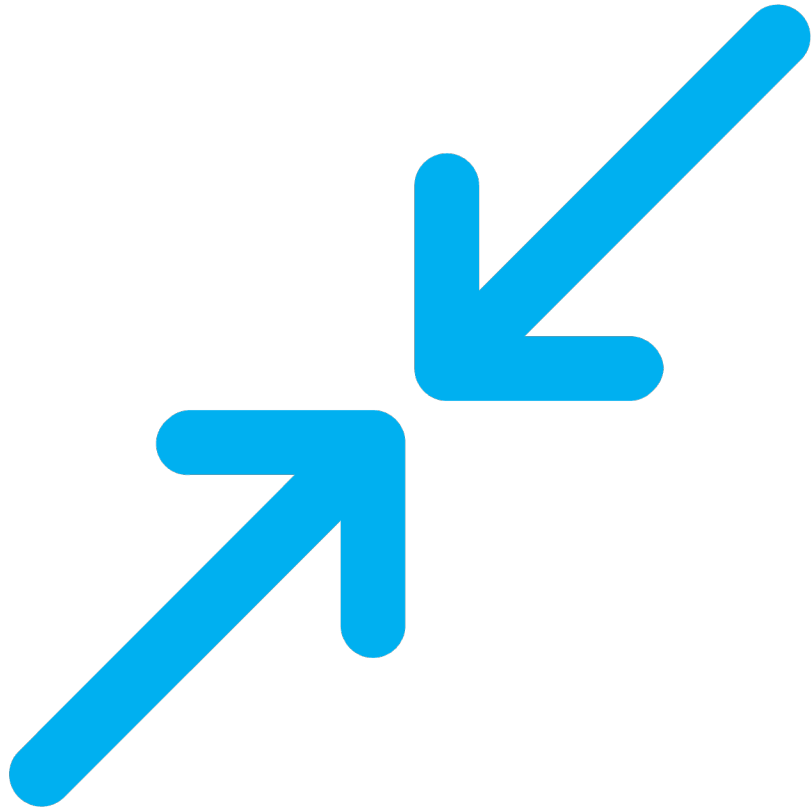
# The solution

Reduce the add bank process from 6 steps to 3, and ideally, only require the customer to enter 3 pieces of information.



## The process

Using a rapid iterative testing process over 3 days, we were able to test the design and improve it, making the process and content more intuitive and simple.



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# Flow improvements

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- Removed redundant and unnecessary pages.
- Improved Cancel and Back button behaviour.
- Improved handling of drop-off users by allowing them to re-enter the flow easily.



## Form improvements

- Reduced the amount of information needed from the user. Improved visual design on Add Bank page and brought up to standards.
- Redesigned the Direct Debit form, and no longer required user input.
- Cleaned up design of Faster Payments Confirmation (entering a code).

# Content analysis

- The numbered steps weren't really all "things to do" and so didn't really fit in with the idea of "this is what you need to do." It was a mixture of what they need to do and what will happen. We thought that was confusing.
- Studies show that users tend not to read large blocks of text, and we felt this fell into that category.

## Confirm your bank account

Secure 

For security reasons, PayPal has sent a confirmation code to your bank account. Here's what you need to do next:

1. Check your bank account now via online, mobile or telephone banking to find a confirmation code we sent to your bank account. [What does the code look like?](#)
2. The deposit should appear in your bank account within the next few minutes, but may take up to two hours depending on your bank.
3. Enter the confirmation code into the box below so we can verify you're the account holder.

Confirmation code

4 digits

Bank account to confirm: **Lloyds TSB Bank PLC x-9430**

Confirm

Finish later



# Content improvements

- We moved the tooltip right next to the field, where users will need it. We thought the actual field where the user enters the code was buried beneath a lot of wording, and we wanted to make it more prominent.
- We moved the lower priority information under the field box, so as not to distract the user from the task at hand.

Log Out | Help | Safety Advice

PayPal

My Account | Send Money | Request Money | Merchant Services | Action Tools | Products & Services | Help

Overview | Add Funds | Withdraw | History | Resolution Centre | Profile

### Confirm your bank account

Check your bank account now via online, mobile or telephone banking to find the confirmation code we sent to your bank account. Enter your confirmation code into the box below so we can verify you're the account holder.

Confirmation code What does the code look like?  
Four Digits

Bank account to confirm: BARCLAYS BANK PLC x-2691

You should receive the confirmation code in your bank account in the next few minutes, but it might take up to two hours, depending on your bank.

[Confirm](#) [Finish Later](#)



# Results

- With the redesigned flow live for several months, the business results had surpassed expectations.
- The redesign is adding \$3.6M in CLV/year (Customer Lifetime Value).
- If we look at margin, the redesign is adding \$1.8M/year, which accumulates each year (so in 2014, it would be \$3.6M, 2015 would be \$5.4M).
- We can be proud that by improving the user experience of this flow we have contributed a significant amount to PayPal's bottom line. In these times of budget constraints, this is a good example of the value UX brings to the business.