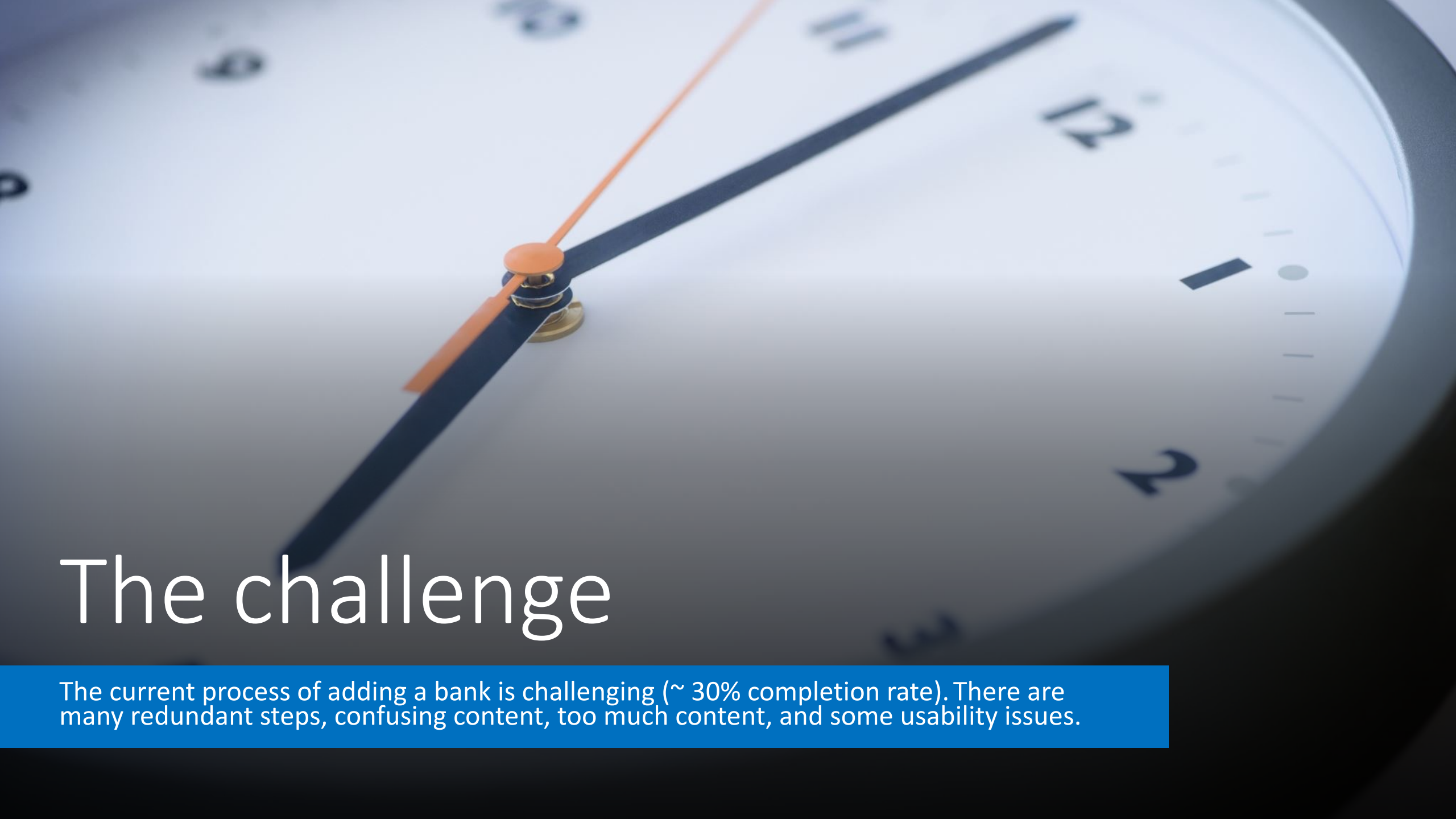# The Add Bank flow

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

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.
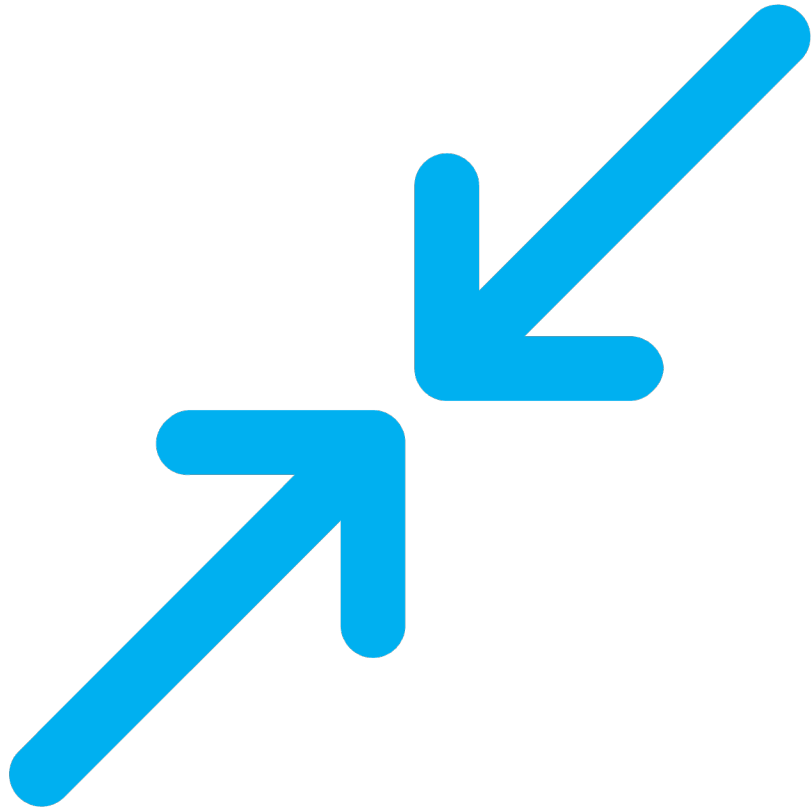
Flow improvements

- 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.

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.

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 $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.