UX Playbook for Finance

Collection of best practices to delight your users
Who is the audience for this deck?

**LOANS & LENDERS**
- Who typically value:
  - Quotes/leads (forms, calls)
  - Referrals
  - Financed leads

**BANKING**
- Who typically value:
  - Account creations
  - Sign up for financial products
  - Engagement

**CREDIT**
- Who typically value:
  - Account creations
  - Leads (forms, calls)
  - Paying customers

**FINANCIAL PRODUCTS**
- Who typically value:
  - Account creations
  - Engagement
  - Paying customers
  - Upselling
  - Referrals
Creating frictionless experiences across the funnel

After looking at several hundred finance sites, we realized that there were certain universal UX elements that helped create a frictionless user experience. This list aims to expand on the 25 UX Principles and provide a checklist for improving your mobile site experience across 6 key site areas:
Creating frictionless experiences across the funnel-- Additional business model specific sections

After looking at several hundred finance sites, we realized that there were certain universal UX elements that helped create a frictionless user experience. This list aims to expand on the 25 UX Principles and provide a checklist for improving your mobile site experience across 6 key site areas:
## Creating frictionless experiences across the funnel

<table>
<thead>
<tr>
<th>1. HOME/LANDING PAGE</th>
<th>2. MENU &amp; NAVIGATION</th>
<th>3. PRODUCT PAGE</th>
<th>4.COMPARE/Pricing</th>
<th>5. CONVERSION FLOW</th>
<th>6. FORM OPTIMIZATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clear CTA above the fold</td>
<td>Keep menu on one page use dynamic menu or expanders</td>
<td>Display a clear, descriptive CTA above the fold</td>
<td>Enable users to sort, filter and narrow down production options</td>
<td>Display a value prop at every stage of the funnel</td>
<td>Use inline validation and autofill</td>
</tr>
<tr>
<td>Clear benefit-oriented value prop above the fold</td>
<td>If calls are important, display a click to call button in the top navigation</td>
<td>Use legible font sizes &amp; large touch targets</td>
<td>Anchor products and pricing</td>
<td>If calls are important, prompt calling at every stage of the funnel</td>
<td>Reduce the number of fields (remove all optional, use Places Address API, full name, etc)</td>
</tr>
<tr>
<td>Prioritize the most important CTA via color, contrast, size</td>
<td>Include support and post-sales actions in the menu</td>
<td>Use real estate efficiently for mobile: use visual icons, headlines and bullets for skimming</td>
<td>Always provide consistent comparison categories</td>
<td>Test horizontal scroll vs vertical (allow users to swipe between products)</td>
<td>To build trust, clarify why specific information is needed</td>
</tr>
<tr>
<td>If multiple products/services display top categories, options prominently for easy navigation</td>
<td>If you have a large site consider adding search to the menu</td>
<td>Consider using video as a way to educate users</td>
<td>Be thoughtful about how content is displayed with responsive web design.</td>
<td>Limit exit points during conversion</td>
<td>Don’t use drop downs if &lt; 3 options</td>
</tr>
<tr>
<td>Uses social proof</td>
<td>Make sure search is useful via autocomplete, displaying number of results and filtering.</td>
<td></td>
<td></td>
<td>Consider limiting menu to customer service or ‘how it works’</td>
<td>Use numeric entry rather than dropdowns for birth day</td>
</tr>
<tr>
<td>Don’t use automatic carousels, instead user-initiated</td>
<td></td>
<td></td>
<td>Use descriptive CTAs</td>
<td></td>
<td>Use the correct keypads</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Show security of your site</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Upsell during the conversion flow</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Make it easy to convert x-device</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
All recommendations should be A/B tested!
What can we learn from “Best-In-Class”
Best in class: Homepage & Navigation-- Progressive

Problem to solve:
1) How do I help users get an overview of our products and services

- Encapsulated, contrasted primary CTAs for “Quote”
- Overview of multiple products
- User-initiated scrolling vs automatic carousel
- Options well structured in short, easy to find menu
- Secondary CTAs displayed prominently: ‘Learn more’ as well as call, find an agent
- Learn more displays bulleted, educational value propositions
Best in class: Conversion flow-- Credible
**Problem to solve:**
1) How can I help educate my users while getting them to convert as quickly as possible

- Clear value proposition (in bullets)
- Overview of main product categories
- Value prop educate at each step
- Clear CTA, secondary CTA for ‘learn more’
- Help guide users to best product (refinance, lower, etc)
- Reiterate value prop at first point of forms
- Use social proof for trust (Trust Pilot)
Best in class: Sign-up/Sign-in-- NerdWallet

Problem to solve:
How do I reduce friction at point of sign in or sign up

- Value prop around why sign up
- Sign in/sign up with social
- Don’t make users repeat personal info
- Give password hints
- Clear option to also Log In
- Only use information absolutely necessary (reduced fields)
Best in class: Form Optimization-- LadderLife

Problem to solve:
How do I guide users through conversion flow and make forms as easy as possible

- Forms can be fun! Like mad libs
- Always use the correct keypads
- Easy to use inputs (select buttons for options with <4 inputs)
- Guide the user with pagination
- Allows the user to save their progress, facilitating x-device movement
- Save work with just email
Best in class: Comparison – Nerdwallet

Best Credit Cards: Offers for December 2017

Best for: Airline Miles and a Large Bonus

Chase Sapphire Preferred® Card

* * * * * (21 Reviews)

Apply Now

on Chase’s secure website

Add to compare

- Earn 50,000 bonus points after you spend $4,000 on purchases in the first 3 months from account opening. That’s $625 toward travel.

Best for: 5% Bonus Categories and First Year Cashback Match

Discover It® - Cashback Match™

* * * * * (177 Reviews)

Apply Now

on Discover’s secure website

Add to compare

- Earn 5% cash back at different places each quarter like gas stations, grocery stores, restaurants, Amazon.com, or wholesale clubs up to the quarterly maximum each time.

Compare Cards

Discover It® - Cashback Match™

Ongoing APR

Variable APR

Cash Advance APR: 25.99%

Balance Transfers for 14 months

Intro APR

Variable APR

0% on Purchases and Balance Transfers for 14 months

Ongoing APR

Variable APR

0% on Purchases and Balance Transfers for 21 months

Recommended Credit Score

Good - Excellent

Good - Excellent
Problem to solve:
How can users compare options with a large amount of data and content?

- Compare as a secondary CTA
- Multi-colored CTAs to differentiate between Apply Now and Compare
- Horizontal comparison with swipe functionality
- Comparison categories stay consistent so that data can be compared on a single row
- Ability to remove cards during comparison
- Summary at the bottom
Best in class: Responsive Best Practices—Bank Of America

Problem to solve:
How do I best adjust content for mobile to meet user needs?

- Overview of top product categories on the homepage
- Mobile friendly headers, icons, bullets for users who skim
- Main CTA switches from setting up account to ‘Get App’ which is more mobile centric
- Secondary CTA for ‘Login’
- Clear headline and value prop
- Hide extra tiles behind user initiated carousel
SHOW A CLEAR, BENEFIT-ORIENTED CTA ABOVE THE FOLD

sofi.com

nerdwallet.com

turbotax.com
Research: Benefit oriented call-to-actions

BettingExpert.com tweaked the form copy (headline & button text), led to an increase of 33% in membership sign-ups

Original: Sign Up

Test: Sign Up & Get the Best Daily Tips

RESEARCH:
Contentverge.com, 7 Universal Conversion Optimization Principles Report
Good UI- loss aversion vs gains for CTAs
Good UI- benefit vs task buttons
SHOW A CLEAR, BENEFIT ORIENTED VALUE PROPOSITION ABOVE THE FOLD

mint.com

credible.com

geico.com

See all your finances in one place & create a budget

Your honest source for comparing rates

Auto Insurance

You could save $500* or more on car insurance.

Existing policyholder?
Value proposition is a clear statement that

○ explains how your product *solves customers’ problems* or improves their situation

○ delivers *specific benefits*

○ tells the ideal customer *why they should use your service* and not from the competition

source: http://conversionxl.com/how-to-increase-sales-online-the-checklist/
PRIORITIZE THE MOST IMPORTANT CTA (THOUGH CONTRAST, COLOR, BOLDNESS)

lemonade.com

progressive.com

progressive.com
IF MULTIPLE PRODUCTS/SERVICES, DISPLAY THEM ON THE HOMEPAGE FOR EASY NAVIGATION

g eico.com  
loandepot.com  
chase.com
USE SOCIAL PROOF TO GAIN USER TRUST

lemonade.com

designed for social impact
Lemonade Inc. is a Public Benefit Corporation and certified B-Corp. Social impact is part of our legal mission and business model - not just marketing fluff.

credible.com

customers rate us 9.4/10

TRUSTPILOT

October 30

Saved me $27000 and...

TRUSTSCORE 8.8

Mark S.

Florida

loanDepot.com

What Our Customers Are Saying *

Refinance

At first I was skeptical, but loanDepot took the time with me and refinanced my home so I can afford to stay in it. They were also able to give me a personal loan. Everyone I dealt with was very kind.

Buying a House
DON'T USE AUTOMATIC IMAGE CAROUSELS, INSTEAD OPT FOR USER INITIATED
Carousels rarely work

Carousels can be perceived as banners and therefore will be ignored. The user should always be in control.

Automatic image sliders or carousels on homepage should be avoided or the frequency should be decreased.

- **Reason #1**: Human eye reacts to movement (and will miss the important stuff)
- **Reason #2**: Too many messages equals no message
- **Reason #3**: Banner blindness

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RESEARCH:
- Conversion XL
- ClickZ
- Widerfunnel
- NN Group
- Erik Runyon

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@erunyon basically that data tells me don’t use carousels. cc/ @brad_frost
Menu & Navigation
KEEP MENU ON ONE PAGE, USE DYNAMIC MENU OR EXPANDERS

nerdwallet.com  zumiez.com  sunlife.com
INCLUDE SUPPORT AND POST-SALES ACTIONS (LIKE SIGN-IN, APP DOWNLOAD) IN THE MENU

lendingtree.com

mint.com

victorianplumbing.com
IF YOU HAVE A LARGE SET OF OFFERINGS, CONSIDER ADDING SEARCH TO HOMEPAGE OR THE MENU
MAKE SEARCH USEFUL VIA AUTOCOMPLETE, DISPLAYING NUMBER OF RESULTS, AND FILTERING

- lendingtree.com
- bankofamerica.com
- credible.com
Product Page
USE LEGIBLE FONTS- 16px or more
ENSURE PRODUCT INFORMATION IS READABLE BY USING BULLETS, HEADLINES AND MOBILE SPECIFIC FORMATTING

nerdwallet.com

**Your security. Our priority.**
Here are some ways we keep you and your info secure. Learn more.

**Data security**
We use 128-bit encryption to secure your data and protect your privacy.

experian.com

**Start with your free Experian Credit Report**
No credit card required. This offer does not include a free Score.
- New Experian Credit Report every 30 days
- Monitoring of your Experian Credit Report with alerts
- Toll-free support available 7 days a week

Get your free Experian Credit Report

chase.com

**Chase Freedom Unlimited** credit card

- **Low intro APR**
  0% intro APR for 15 months from account opening on purchases and balance transfers. After that, 15.99%-24.74% variable APR.¹ Balance transfer fee is 5% of the amount transferred with a minimum of $5.¹

- **Earn unlimited 1.5% cash back**
  Earn unlimited 1.5% cash back on every purchase* - it's automatic.

- **Cash Back rewards do not expire**
  Cash Back rewards do not expire as long as your account is open.* And there is no minimum to redeem for cash back.

Explore Additional Benefits

- **Redeem Cash Back Rewards**
ENSURE PRODUCT INFORMATION IS READABLE BY USING BULLETS, HEADLINES AND MOBILE SPECIFIC FORMATTING

**WHY SOFI?**

SoFi understands your comprehensive financial picture. Which means we’re here to help you move forward as you ditch your debt and increase equity.

**NOT A BANK**

- An investment plan that can actually help you reach your goals.
- Exchange Traded Funds + technology = lower fees.
- Our advisors do not have “commission” in their vocab.

**NOT A ROBOT**

- Our live advisors are here to help you—not to sell to you.
- ETF portfolios are actively curated by our team of professionals.
- Our one-of-a-kind community is here to help you succeed.

**Why People Love Ladder.**

- Stellar prices.
- No brokers, no upselling.
- Trustworthy.
- Cancel anytime.
- Price lock guarantee.
- Term life insurance.
- No policy fees.

**Bank of America**

Help protect your gift giving with Mobile Banking alerts

We’ll alert you about suspicious card activity, so you can stay focused on your shopping list.

**sofi.com**

**ladderlife.com**

**bankofamerica.com**
RESEARCH: People don’t read they skim

79% of people don’t read, they just skim

The main thing they DO read is the **headline**

**Keep the focus on value propositions**

USE VIDEO AS A WAY TO EDUCATE USERS

lemonade.com

Forget Everything You Know About Insurance

CHECK OUR PRICES

Watch the video

zuto.com

Watch how zuto works

Calculate the costs

Start your application

metromile.com

See Metromile In-Action

All miles over 250/day are free

Road trip for less
Video is the closest you can get to seeing the product in person (better than images).
You can present a ton of information with just a 30 second video – equivalent of half a page of text.

Zappos uses the video to describe, use and demonstrate the products. Those videos are said to have a sales impact of 6 to 30%.

Treepodia says video is one of the few strategies that seems to work well regardless of the category.

Chart shows the conversion rate increases for shoppers who watched product videos.

Compare/Pricing
Enable users to sort, filter and narrow down product choices

nerdwallet.com

creditkarma.com

credible.com
ENABLE USERS TO SORT, FILTER AND NARROW DOWN PRODUCT CHOICES (cont)

moneysupermarket.com

Refine your quote
Change your quote using the options below

Type of cover
- Comprehensive Cover

Voluntary excess
- £250

Payment type
- Annual

< Edit full quote details

insurify.com

Start your investment plan
Tell us a little about yourself and we'll recommend some investment goals to get started

Enter Age
Not retired
Retired

$ Enter Income

Get Started

creditable.com

I am looking for
- Rewards
- Cash Back
- Travel

Show more

I want...
- No annual fee
- Welcome offer
- Rewards
- No balance transfer fee
- No foreign transaction fee

My credit score is
- Excellent (720-850)

See 28 results
ANCHOR PRODUCTS AND PRICING (MARK ‘BEST VALUE’, ‘MOST POPULAR’, ETC)

turbotax.com

- Free Edition
  - Simple tax returns (1040EZ/1040A)
  - $0 Federal. $0 State. $0 To File.
  - 5 stars (4.8/5) | 89600 reviews
  - File for $0

- Deluxe
  - Maximize tax deductions and credits
  - $59.99 State additional
  - 5 stars (4.75/5) | 123943 reviews
  - Start for Free

lifelock.com

- LIFELOCK ULTIMATE PLUS
  - $29.99/mo
  - Select a plan. Don’t worry, you can switch it later.

- LIFELOCK ADVANTAGE
  - $19.99/mo
  - Show Details

- LIFELOCK STANDARD
  - $9.99/mo
  - Show Details

hrblock.com

- Free Online Tax Filing
  - Best for new filers, simple tax returns and homeowners
  - $0 + $0 per state filed
  - Best for getting the most deductions

- Deluxe Online Tax Filing
  - $34.99 + $36.99 per state filed
  - Best for small business owners

self-employed Online Tax Filing
  - $43.99
  - Best for small business owners
  - $4.0
ALWAYS PROVIDE CONSISTENT COMPARISON CATEGORIES

comparethemarket.com

turbotax.com

credible.com
TEST ALLOWING USERS TO SWIPE BETWEEN PRODUCTS (HORIZONTAL VS VERTICAL)

nerdwallet.com

credible.com

quickbooks.com
## Responsive Example: TurboTax (Pricing Comparison on a Small Screen)

### Mobile

<table>
<thead>
<tr>
<th>Product</th>
<th>Description</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Free Edition</td>
<td>Simple tax returns (1040EZ/1040A)</td>
<td>$0 (Federal) $0 (State) $0 (Federal)</td>
</tr>
<tr>
<td>Deluxe</td>
<td>Maximize tax deductions and credits</td>
<td>$59.99*</td>
</tr>
<tr>
<td>Self-Employed</td>
<td>Personal &amp; business income and expenses</td>
<td>$119.99*</td>
</tr>
</tbody>
</table>

### Desktop

<table>
<thead>
<tr>
<th>Product</th>
<th>Description</th>
<th>Price</th>
<th>Rating</th>
<th>Reviews</th>
</tr>
</thead>
<tbody>
<tr>
<td>Free Edition</td>
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<td>$0 (Federal) $0 (State) $0 (Federal)</td>
<td>4.8/5</td>
<td>89600</td>
</tr>
<tr>
<td>Deluxe</td>
<td>Maximize tax deductions and credits</td>
<td>$59.99*</td>
<td>4.7/5</td>
<td>123943</td>
</tr>
<tr>
<td>Self-Employed</td>
<td>Personal &amp; business income and expenses</td>
<td>$119.99*</td>
<td>4.6/5</td>
<td>24882</td>
</tr>
<tr>
<td>Premier</td>
<td>Investments and rental property</td>
<td>$79.99*</td>
<td>4.6/5</td>
<td>23259</td>
</tr>
</tbody>
</table>

### More Details

- Easy prep, print and e-file with 100% accurate calculations guaranteed
- Get a big jumpstart on your taxes by snapping a photo of your W-2

- Covers stocks, bonds, ESPPs, and other investment income
- Automatically imports investment income

- Guidance for independent contractors, freelancers and business owners
- Uncovers industry-specific deductions personalized to your tax return with a CPA or EA
EXAMPLE: QUICKBOOKS (PRICING COMPARISON ON A SMALL SCREEN)

MOBILE

DESKTOP

Choose your QuickBooks Online plan.
Buy now to save or start your free trial.

Simple Start

- **Price:** $10/mo
- **Features:**
  - Track miles
  - Track income & expenses
  - Maximize tax deductions
  - Invoice & accept payments
  - Run reports
  - Send estimates
- **Buy now** for free trial for 30 days

Independent Contractors

- **Price:** $15/mo
- **Features:**
  - Track miles
  - Track income & expenses
  - Maximize tax deductions
  - Invoice & accept payments
  - Run reports
  - Send estimates
- **Buy now** for free trial for 30 days

Small Businesses

- **Price:** $24/mo
- **Features:**
  - Track miles
  - Track income & expenses
  - Maximize tax deductions
  - Invoice & accept payments
  - Run reports
  - Send estimates
- **Buy now** for free trial for 30 days

Plus

- **Price:** $35/mo
- **Features:**
  - Track miles
  - Track income & expenses
  - Maximize tax deductions
  - Invoice & accept payments
  - Run reports
  - Send estimates
- **Buy now** for free trial for 30 days

For Sales: 1.877.683.3280
Sign in
EXAMPLE: NERDWALLET (PRODUCT COMPARE ON A SMALL SCREEN)
EXAMPLE: CREDIBLE (PRODUCT COMPARE ON A SMALL SCREEN)
Conversion flow
DISPLAY A VALUE PROP AT EVERY STAGE OF THE FUNNEL

Homepage

Product detail

Conversion Funnel

Source: geico.com
DISPLAY A VALUE PROP AT EVERY STAGE OF THE FUNNEL

Homepage

Product detail

Conversion Funnel

Source: geico.com
IF CALLS ARE IMPORTANT, PROMPT CALLING AT EVERY STAGE OF THE FUNNEL

lifelock.com

loandepot.com

progressive.com
There is more motivation for getting things done the closer we are to completion
LIMIT EXIT POINTS DURING CONVERSION

confused.com

zuto.com

progressive.com
OR CONSIDER LIMITING MENU ITEMS TO CUSTOMER SERVICE OR ‘HOW IT WORKS’

lendingclub.com

creditkarma.com

progressive.com
USE DESCRIPTIVE CTAS

GEICO could save you money, time, and worry.

I want Auto insurance.
My ZIP code is [ZIP Code]

GET A QUOTE
Continue your saved quote

You could save $500* or more on car insurance.

I want to get a quote. My ZIP Code is [ZIP Code]

START QUOTE
Or continue previous quote

Lowest Limits* More Coverage Build Your Own Quote
$136.42/mo. $137.42/mo. $/m.

$136.42
plus 5 monthly payments of $136.42 each
6 month total policy premium: $788.50
Save $39.35 off your premium when you pay in full. Your Paid In Full premium is $749.15 See Details

START YOUR POLICY TODAY FOR
$136.42

CONTINUE TO PURCHASE

USE DESCRIPTIVE CTAS (DON'T USE NEXT, CONTINUE, ETC)

nerdwallet.com

lendingclub.com

lifelock.com
SHOW THE SECURITY OF YOUR SITE

transferwise.com

experian.com

robinhood.com
Which Site Seal do People Trust the Most?

Which badge gives you the best sense of trust when paying online?

1,286 responses • US adults • Jan 2013 • baymard.com/blog/site-seal-trust

- Norton: 35.6%
- McAfee Secure: 22.9%
- TRUSTe: 13.2%
- BBB: 13.2%
- Thawte: 6.0%
- Trustwave: 3.2%
- GeoTrust: 3.1%
- Comodo: 2.8%

source: http://baymard.com/blog/site-seal-trust
TEST UPSELLING DURING CONVERSION FLOW

quickbooks.com

comparethemarket.com
For upselling you can use different approaches:

1) Personalized recommendations
   - "You might also like/Other customers also bought"
   - "Because You Bought"

2) Incentivize a larger purchase (more common in finance)
   - "More cover for a small increase in cost"
   - "Discount when you combine policies"
MAKE IT EASY TO CONVERT X-DEVICE

Mobile visitors may be researching to convert later, so offer a simple way to resume their journey on another device via email, call or save functionality.
Form Optimization
Typing on mobile **is hard**

me_every_time@
USE INLINE VALIDATION & AUTOFILL

In-line validation

Payment details

Hurry, that's the cheapest room at DoubleTree by Hilton Hotel London - Westminster! Book it now.

First name
John

Last name
Meyer

Card number
1111

Your credit card number appears to be incorrect. Please check it and try again.

Card type
Card Type

Security code

In-line validation

TRANSFER INFO
24.99% variable APR; No Transfer Fee

BONUS OFFER
None

REWARDS INFO
Earn unlimited 1.5% cash back on every purchase, every day.

CARD NETWORK
Mastercard

Personal Information

FIRST NAME
John

LAST NAME
Smith

DATE OF BIRTH
MM/DD/YYYY

Please enter your Date of Birth

SOCIAL SECURITY NUMBER

Autofill

First name
c

Last name

Address

Apt

Claire 920 Hamilton Ave

"C"

Can

Come

q w e r t y u i o p

a s d f g h j k l

z x c v b n m

123

space

Go
Use Autocomplete: Attributes

<label for="frmNameCC">Name on card</label>
<input name="ccname" autocomplete="cc-name">

<label for="frmCCNum">Card Number</label>
<input name="cardnumber" autocomplete="cc-number">

<label for="frmCCCVC">CVC</label>
<input name="cvc" autocomplete="cc-csc">

<label for="frmCCExp">Expiry</label>
<input name="cc-exp" autocomplete="cc-exp"/>
REDUCE THE NUMBER OF FIELDS

Use full name

Use Google Places Autocomplete API (link)

Remove all optional fields
TO BUILD USER TRUST, CLARIFY WHY SPECIFIC INFORMATION IS NEEDED
DON'T USE DROP DOWNS IF LESS THAN 3 OPTIONS
RESEARCH: Use dropdowns as the UI of last resort

Try Exposing Options instead of hiding them.

source: https://goodui.org/#14
DON'T USE DROPDOWNS FOR BIRTHDAY

VS.

When were you born?

Month

Day

Year

Skip
USE NUMERIC INPUTS FOR BIRTHDAY
USE THE CORRECT KEYPADS

VS.
Ensure that the correct input type is used

<table>
<thead>
<tr>
<th>Input Type</th>
<th>HTML</th>
</tr>
</thead>
<tbody>
<tr>
<td>number</td>
<td><code>&lt;input type=&quot;number&quot; min=&quot;2&quot; max=&quot;10&quot; step=&quot;2&quot; value=&quot;6&quot;&gt;</code></td>
</tr>
<tr>
<td>email</td>
<td><code>&lt;input type=&quot;email&quot;&gt;</code></td>
</tr>
<tr>
<td>url</td>
<td><code>&lt;input type=&quot;url&quot;&gt;</code></td>
</tr>
<tr>
<td>date</td>
<td><code>&lt;input type=&quot;date&quot;&gt;</code></td>
</tr>
<tr>
<td>range</td>
<td><code>&lt;input type=&quot;range&quot; min=&quot;2&quot; max=&quot;10&quot; step=&quot;2&quot; value=&quot;6&quot;&gt;</code></td>
</tr>
</tbody>
</table>
FORMS CAN BE FUN

Ladder and Lemonade do a great job of making forms feel personal—either like talking to a real person willing to help, or even like filling out mad libs.
Additional Business Model Specific Areas
Creating frictionless experiences across the funnel-- Additional business model specific sections

After looking at several hundred finance sites, we realized that there were certain universal UX elements that helped create a frictionless user experience. This list aims to expand on the 25 UX Principles and provide a checklist for improving your mobile site experience across 6 key site areas:
Sign in/ Sign up
Sign-In Is Friction

What does this do?

Can I skip this?

Which one?

Usually!

123456

Sign in with Google

Sign in with Facebook

Email

me_every_time@

Password

Forgot password?

Sign in

Don’t have an account? Sign up!
ADD VALUE PROP AROUND WHY CREATE AN ACCOUNT

lendingclub.com

paypal.com

nerdwallet.com
DON’T MAKE USERS CONFIRM ACCOUNT INFO

VS.
USE PASSWORD HINTS

credible.com

transferwise.com

nerdwallet.com
LET USERS SIGN UP WITH SOCIAL ACCOUNTS

nerdwallet.com

transferwise.com

92% of users give up if they don’t remember a username or password.

Source: Blue Research, The Value of Social Login, 2013. N=600
CONSIDER INTEGRATING GOOGLE IDENTITY **ONE TAP SIGN UP** (2-4x higher sign-up rates)

Sign in users automatically when they return to your site on any device or browser, even after their session expires. [More info](#).

Sign up new users with just one tap, without interrupting them with a sign-up screen. Users get a secure, token-based, passwordless account on your site, protected by their Google Account. [More info](#).

![Automatic sign-in](#)

![One tap sign-up](#)
USE CREDENTIAL MANAGER API (aka SMARTLOCK) TO REDUCE FAILED SIGN IN LATER

Detect & Save

Autofill next time
USE CREDENTIAL MANAGER API (aka SMARTLOCK) TO REDUCE FAILED SIGN IN LATER

Why:
Most popular password (2015): **12345**
2nd most popular: **password**
3rd most popular: **123456**
8 billion assisted sign ins per month
Works across devices

What:
- Saves password to browser
  - Auto-signs in returning users

Google Developers implementation docs:
- Streamlining the sign-in flow using credential manager API
- Integration guide

Research:
[goo.gl/9FwBh4](https://goo.gl/9FwBh4)
“Checkout is the last opportunity a retailer has to make a positive impression on a shopper.”

Larry Logan, CMO of Digimarc

SHOW THE SECURITY OF YOUR SITE

- transferwise.com
- experian.com
- robinhood.com
RESEARCH: Which site seals do users trust the most?

‘Which badge gives you the best sense of trust when paying online?’

1,080 responses · US adults · March 2016 · baymard.com/checkout-usability

Source: https://baymard.com/blog/perceived-security-of-payment-form
USE INLINE VALIDATION & AUTOFILL

**Payment details**

Hurry, that’s the cheapest room at DoubleTree by Hilton Hotel London - Westminster! Book it now.

First name: John

Last name: Meyer

Card number: 1111

Your credit card number appears to be incorrect. Please check it and try again.

Card type: Card Type

Security code: 

**In-line validation**

**Personal Information**

FIRST NAME: John

LAST NAME: Smith

DATE OF BIRTH: MM/DD/YYYY

Please enter your Date of Birth

SOCIAL SECURITY NUMBER

**Autofill**

First name: Claire

Last name: 920 Hamilton Ave

Address: Claire 920 Hamilton Ave

Apt: ?
AUTO-DETECT CARD TYPE VIA NUMBER

VS.

Just link your card so you can shop

Debit or credit card number
Expiration date

Billing Address
Street address
City
Zip code

Link Card

Checkout
1. Delivery
2. Payment

- VISA Visa
- Mastercard
- Visa Electron
- American Express
- PayPal

View summary

3. Order summary

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USE THE CORRECT KEYPADS (ZIP, PHONE, CREDIT CARD)
Google’s
Payment Solutions
Google has hundreds of millions of cards on file

Your customers already use our products. Now they can use them to pay you. When customers pay with Google, they can use any of the credit or debit cards they’ve added to their Google Account from products like **Google Play, YouTube, Chrome** or **Android Pay**.

It starts with Google Users who transact on Google Properties and save their credit and debit cards to their Google accounts which we securely access to enable streamlined checkout on your website or app.
GOOGLE PAYMENT API IS THE FOUNDATION

- Forms of payment associated with users’ Google accounts
- Includes credit and debit cards, Android Pay tokens, and more coming soon
- Omnichannel: in-store, in-app, & online
TWO WAYS TO IMPLEMENT

- Branded button
- Generic checkout
BRANDED BUTTON CHECKOUT FLOW

- Clear call to action button
- User trust on unfamiliar merchants
- Can be done in as few as 3 clicks!
GENERIC CHECKOUT FLOW

- Always called as part of standard checkout
- Includes dynamic pricing based on tax and shipping
EXISTING PARTNERS

J.Crew  The Washington Post

kogan.com

OR TRY OUR DEMO: HTTPS://POLYKART.STORE
developers.google.com/payments
Driving App Downloads
PROMPT APP DOWNLOAD WITH A SMART BANNER

transferwise.com

paypal.com

creditkarama.com
CONSIDER ONLY SHOWING A CERTAIN AUDIENCE OF USERS (SUCH AS RETURNING USERS WITH AN ACCOUNT) AN APP PROMO PROMPT

creditkarma.com

capitalone.com

Shows banner on login page

Log In to Credit Karma

Email Address

Password

Remember my email next time

Log In

Signing In

Username

Password

Remember Me

Sign In

Forgot Username or Password?

Setup Online Access

Looking for these accounts?
THANK YOU