

UI/UX

LinkPay



A detailed step-by-step guide with mock-ups for payments,  
success and error screens well as account management for  
first time + returning users in South Africa

# UI/UX Best Practices LinkPay

# Pre-screen

## First-time user

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## Pre-screen

### First-time user

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The screen before Stitch SafeLink has three purposes:

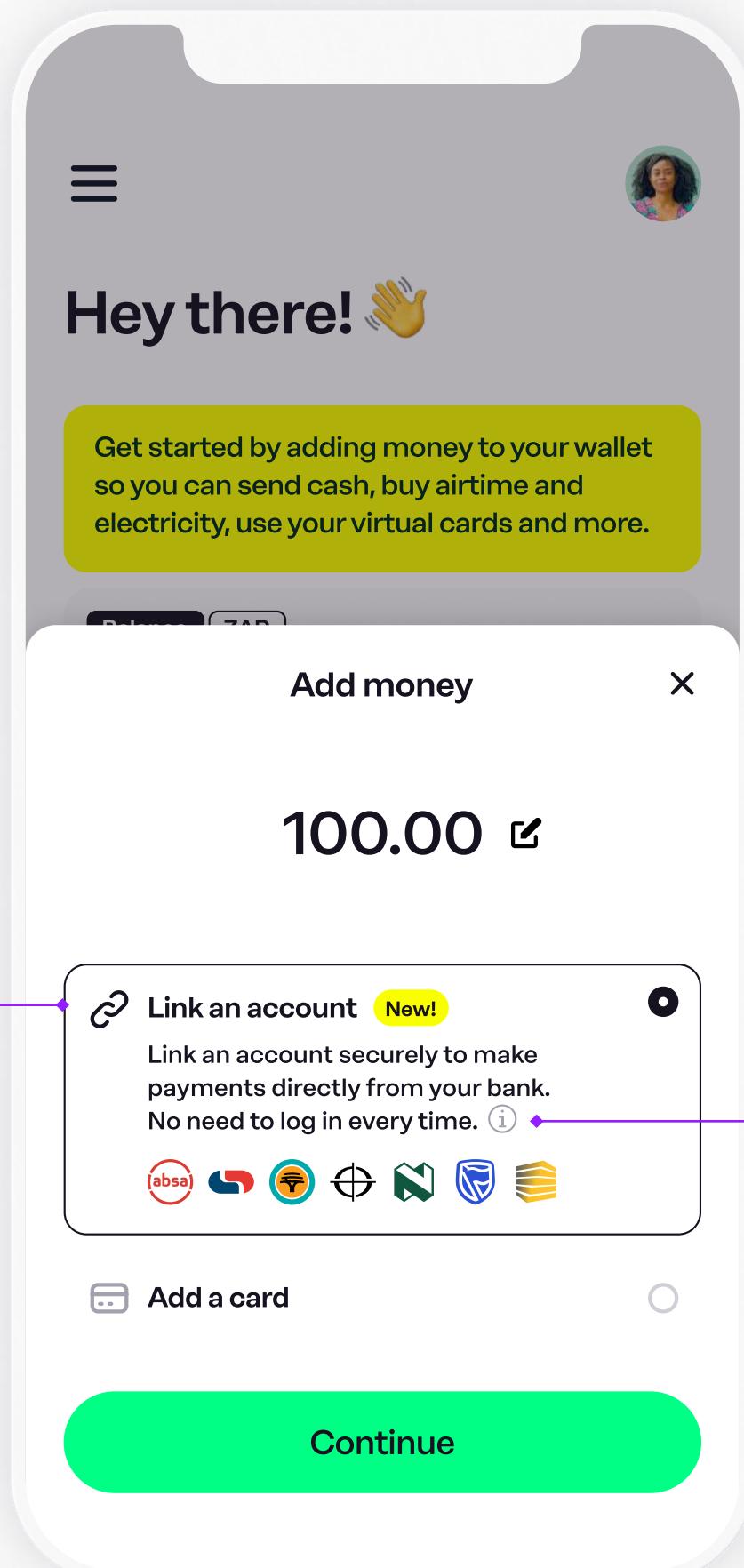
#### 1. Ground users with a summary of the task

Before users initiate a payment, it is best practice to give them an overview of what the transaction will entail. This allows users to double-check the payment details at a glance and reduces potential for drop-off.

This includes:

- The goal of the payment, i.e. Add money, Checkout, etc.  
💡 **Consistent copy**
- A summary of their payment options
- Additional information about the payment method to the user, with an option to link out to helpful articles that proactively answer relevant questions.  
💡 **Tooltip**

- 
- 2. Explain the payment options to users
  - 3. Give users a suggested course of action



#### 💡 Consistent copy

Keep the copy consistent across your platform.

Example: If "Link an account" is used as the label/CTA for the action being performed, use "Link an account" in all copy, such as descriptors and instructions.

#### 💡 Consistent copy

Link an account **New!**  
Link an account securely to make payments directly from your bank.  
No need to log in every time. ⓘ



#### 💡 Tooltip

Pre-empt any questions users may have when viewing the new payment method for the first time by including a tooltip that can house additional information and a link to FAQs, if necessary.

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## Pre-screen

### First-time user

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The screen before Stitch SafeLink has three purposes:

1. Ground users with a summary of the task

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### 2. Explain the payment options to users

When making a decision regarding payment methods, users need clear and concise options to select from.

Standardise structure:

- Icons to aid recognition
- Clear naming conventions
- 💡 **Naming the method**

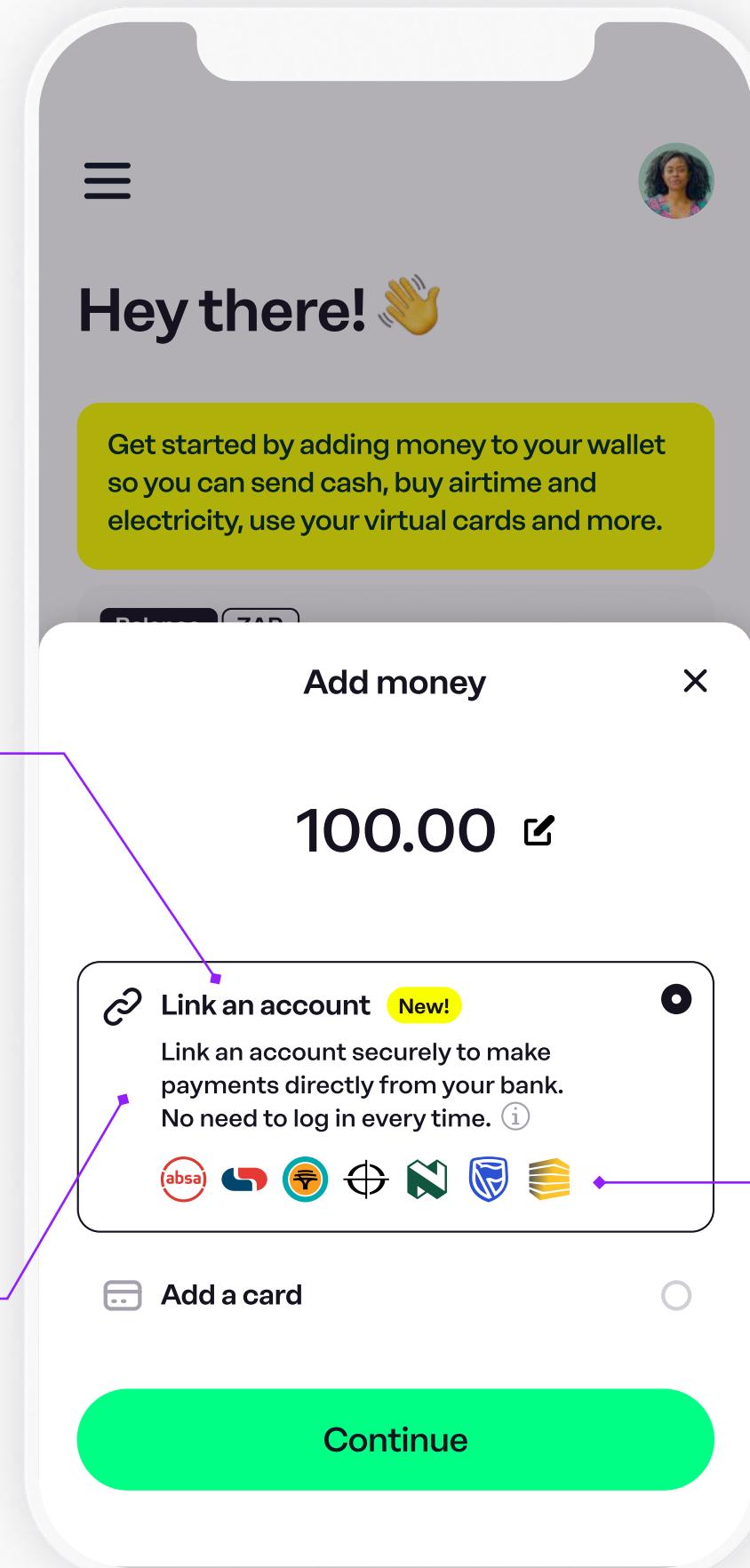
Explain the method:

- What to expect in the payment process
- The benefits of selecting this method
- 💡 **High impact words**

Let users know the limitations involved:

- 💡 **Add bank logos**

- 
3. Give users a suggested course of action



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## Pre-screen

### First-time user

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The screen before Stitch SafeLink has three purposes:

1. Ground users with a summary of the task
2. Explain the payment options to users

### 3. Give users a suggested course of action

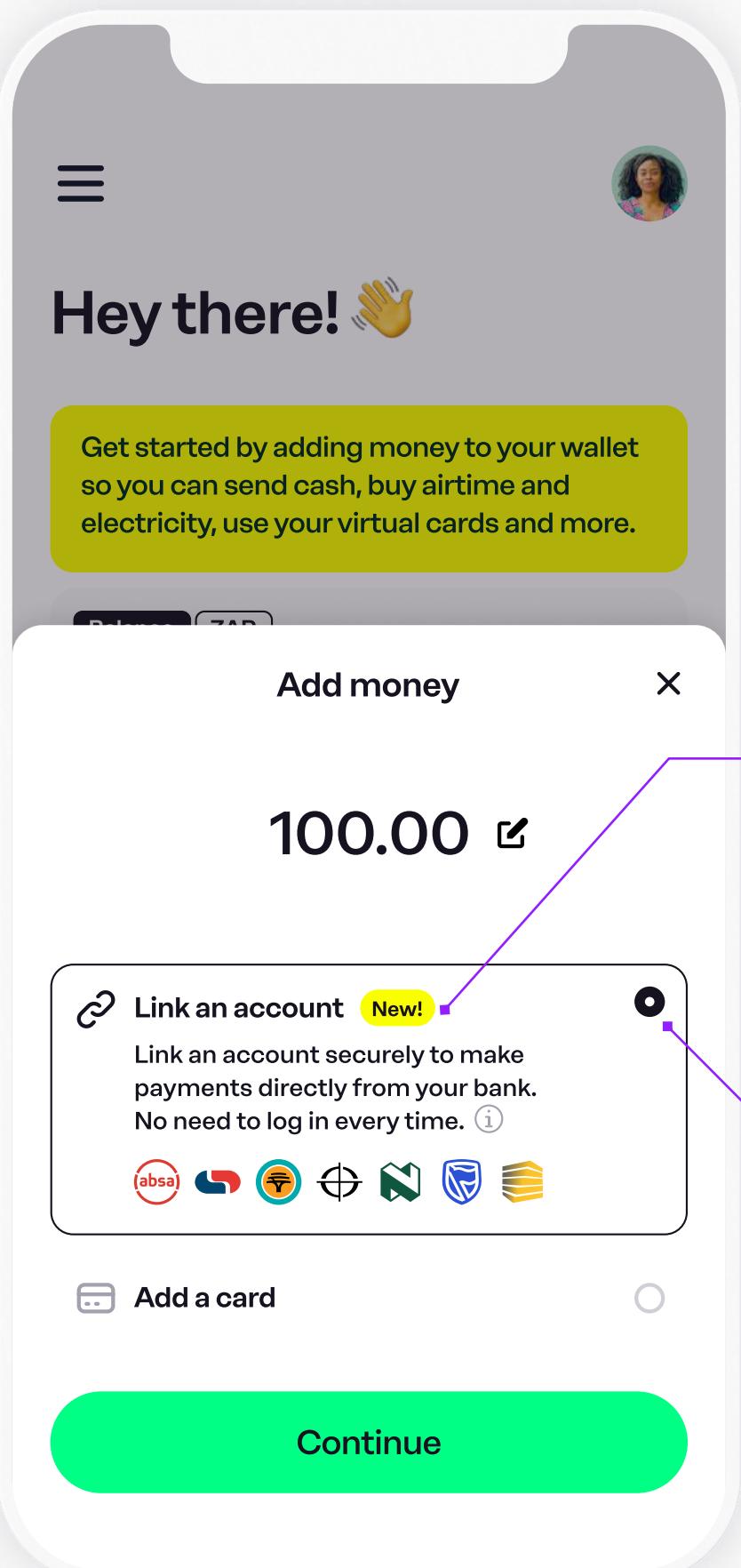
Highlight a suggested method: Either write your recommendation in copy or use a "Recommended" badge. Users will trust a new method more easily if it is recommended.

#### 💡 Promote trust

Elevate the suggested method: Bring the suggested method to the top of the list. This ensures all users will see this option.

Remove a click: By making the suggested method the default (i.e. bringing it to the top of the list), users will not have to click again to choose that method. This will reduce effort required and move users through the flow faster.

#### 💡 Quicker selection



#### 💡 Promote Trust

Using a unique shape (e.g. pill) and a contrasting colour will help the 'Recommended' badge stand apart from the surrounding copy.

#### 💡 Quicker selection

Elevate the recommended payment method to the top of the list and make it the default selection. Users will need one less click in order to convert.

# Pre-screen

## Returning user

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## Pre-screen

### Returning user

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For returning users that have previously linked an account, the screen displayed before the user initiates a payment has two purposes:

1. To ground users with a summary of the task
2. To give users a shortcut to the suggested course of action

### A simplified return screen

The returning experience should be as simple and frictionless as possible.

This screen should still ground users with a summary of the payment details. However, now users will see the account they have linked as the suggested course of action i.e. the default payment method.

Set a default method:

- Make sure users have the option to change payment methods
- This default method can re-iterate the type of method it is (e.g. Pay from linked account).

💡 One less click

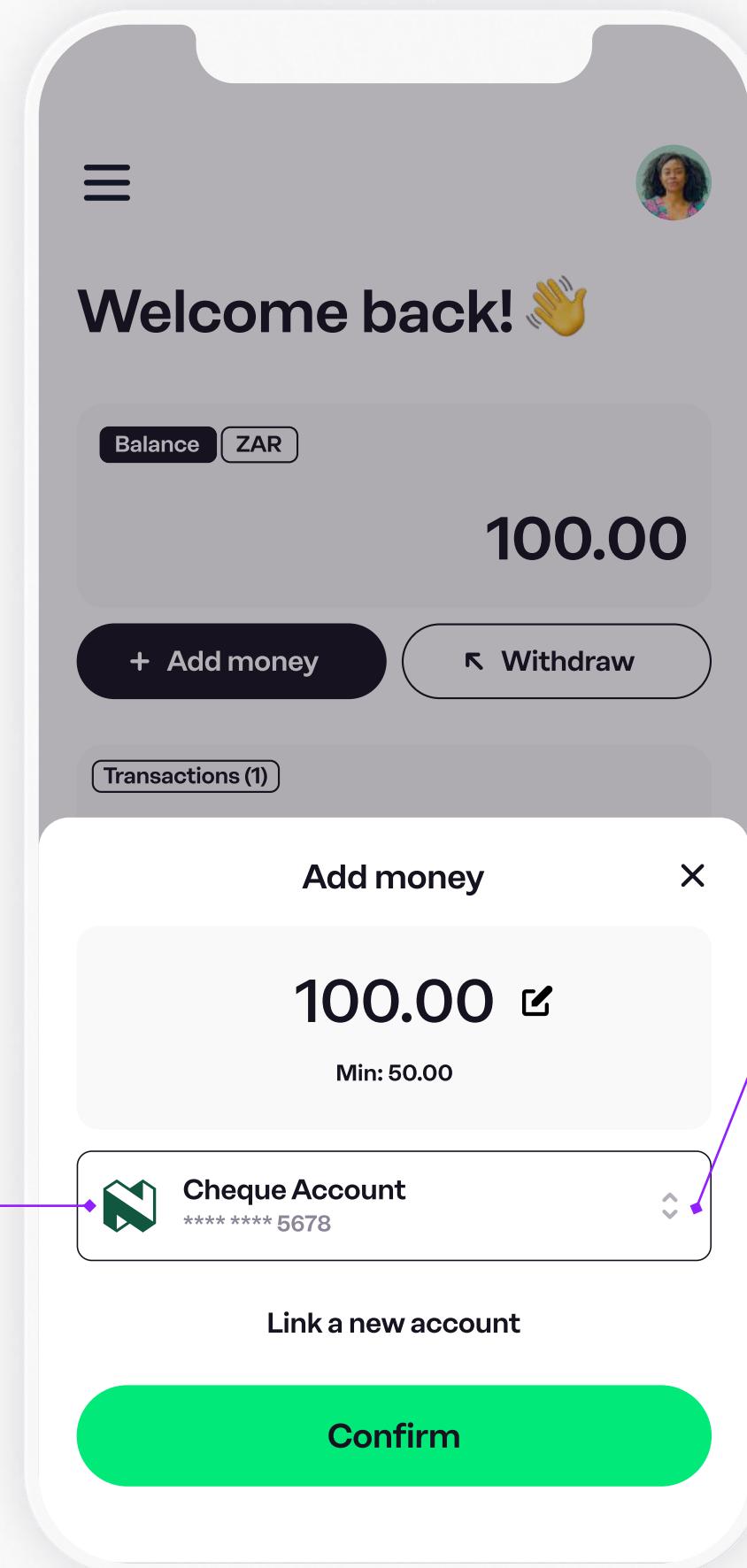
Remind users which of their accounts has been linked to avoid friction or confusion

💡 Identify the account

💡 Identify the account

Use available details about the linked account in order to help the user remember which account they're using. Here we've depicted:

- The bank logo
- The account name
- The last 4 digits of the account number



💡 One less click

Pre-select the default or preferred payment method for the user, while still allowing them the ability to change the method if they want (depicted here with a selector).

Selecting the toggle takes the user to the account management pages where they can view all their available accounts as well as set default accounts.

# FAQs

## Educating users

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## FAQs

### Educating users

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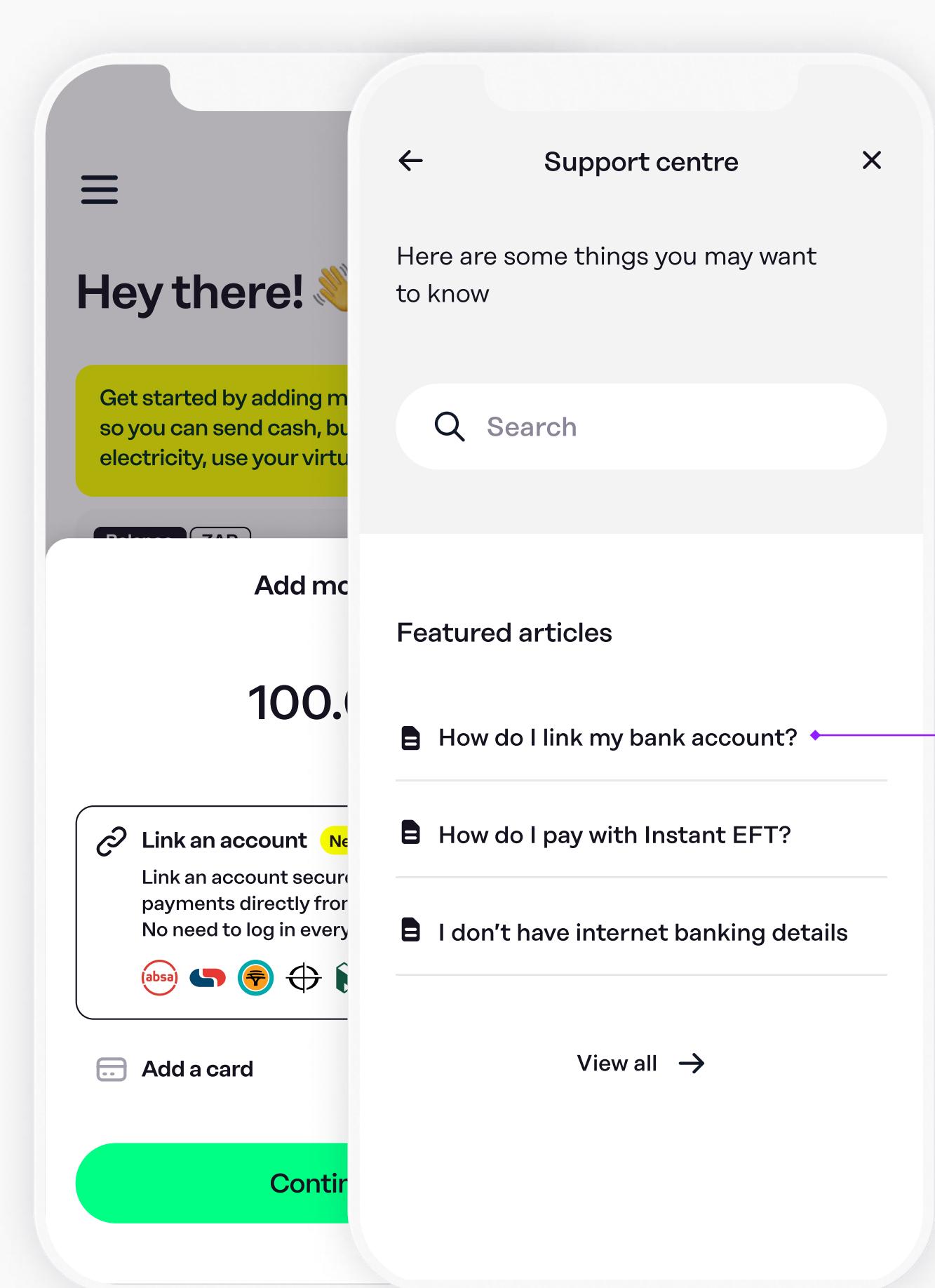
Since linking an account is a new and unfamiliar payment method, including relevant questions in the help centre or FAQ section to provide comprehensive explanations about how it works can help encourage adoption of the method.

We recommend making this section easily accessible through a link or tool tip featured on the pre-screen for first time users, to allow for easy access.

### Answer common user questions in your help centre

Pre-empt any questions users might have about the payment method by adding a relevant post up top in the FAQs. Alternatively, you can link to the What is Stitch? page on the Stitch website. This should give users an idea of what to expect and reduce drop-off.

### 💡 Suggested Articles



### 💡 Suggested Articles

We suggest providing answers to common user questions on your website's help centre. These might include:

- Account linking
- Depositing money from a linked account
- Accessing banking credentials for the first time

# Success Screens

## Account linking + payment

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## Success screen

### Account linking

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For users who have successfully linked their account the success screen has a few purposes:

1. To inform users that the linking process has been successful
2. To give users a suggested next step

### The benefits of linking an account

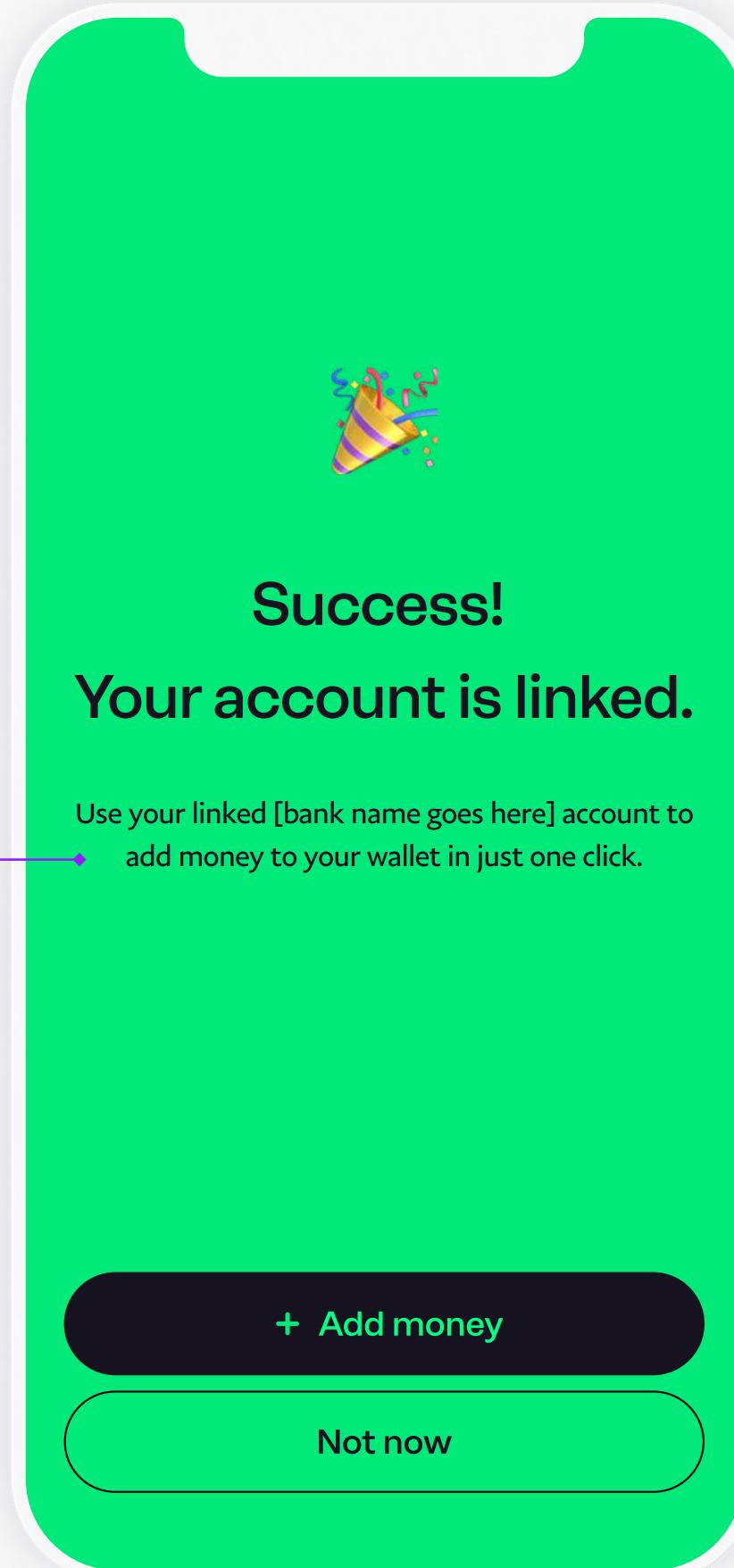
Once the user has linked an account they are now able to make payments from that account on the payment methods screen.

As a pre-screen, the "Success" screen can be used to emphasise the benefits of this method. Increasing the users incentive to select the account they have already linked.

#### 💡 High impact words

#### 💡 High impact words

Use compelling keywords such as "one click" to drive home the benefits of a method



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## Success screen

### Payment

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For users who have successfully made a payment the success screen has a few purposes:

1. To inform users that the payment process has been successful
2. To provide a summary of their transaction

### Confirm success

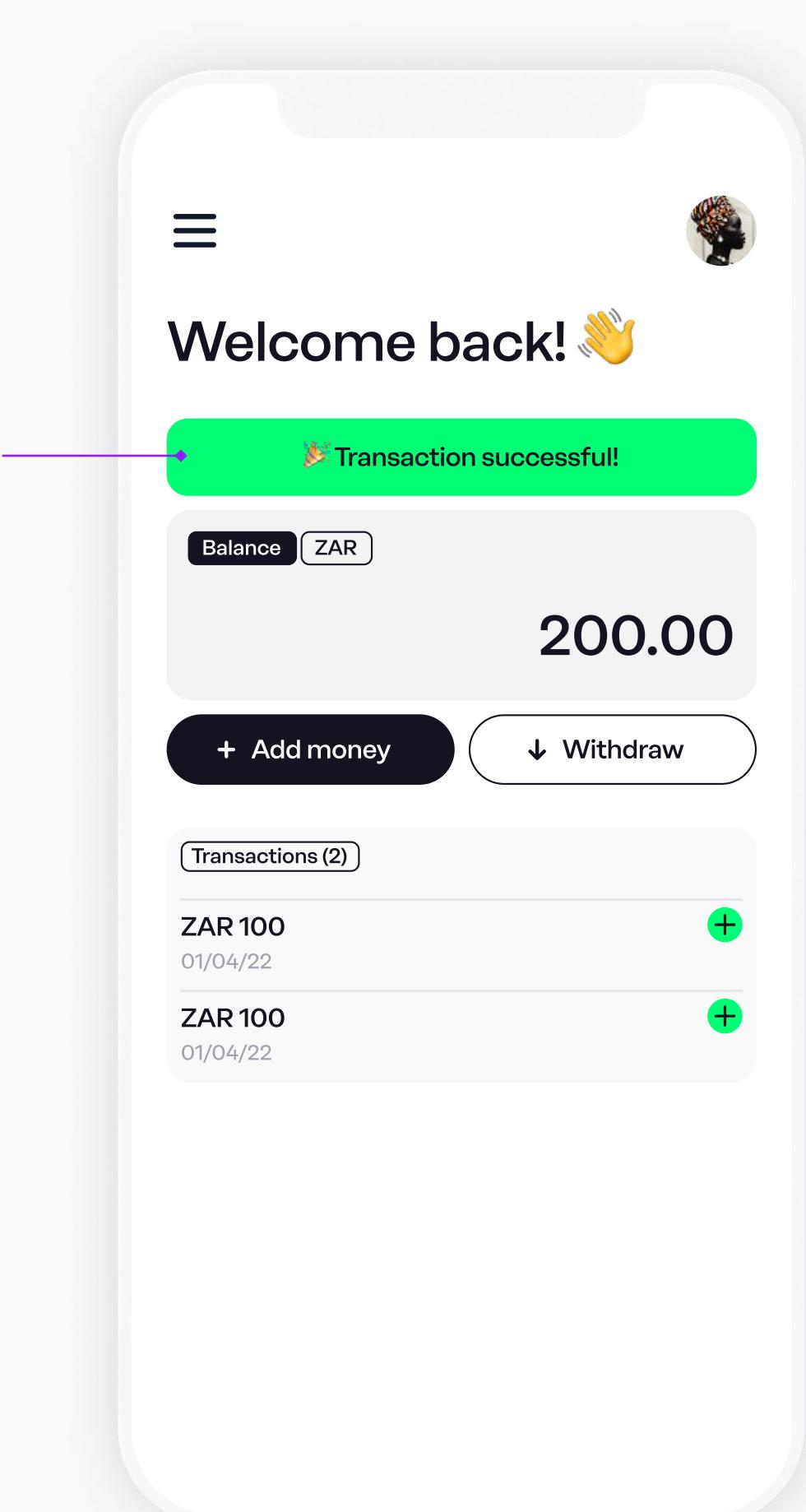
The success screen reassures users that their transaction has gone through and displays an update on available funds in their wallet. This is an opportunity to include as much useful information as possible - depending on what is available.

#### 💡 Snackbars

#### 💡 Snackbars

Use snackbars to inform users about the status of their transaction. Here we've depicted a successful transaction by:

- Including the words "Transaction successful"
- An icon that further communicates a successful transaction



# Error Screens

## Exiting the SafeLink flow

- + Insufficient funds

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## Error screens

### Exiting the SafeLink flow

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Errors can surface at multiple points within the flow.

For example: if the user exits the SafeLink flow before they have successfully linked a bank account.

The purpose of the error screen is:

1. To inform users that something has gone wrong.
2. To give users a shortcut to the suggested course of action

#### Error example: Exiting the SafeLink flow

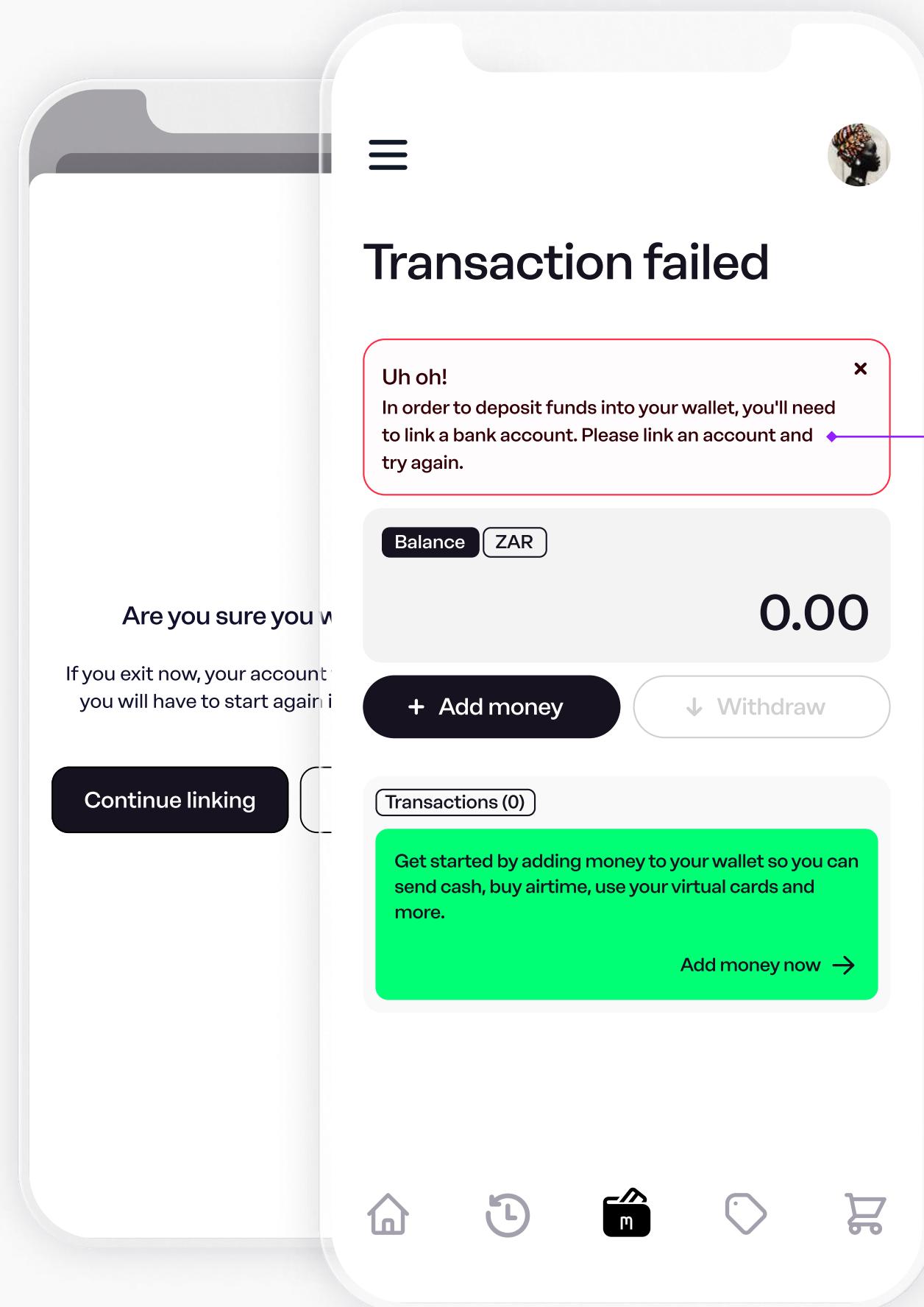
If a user attempts to close the SafeLink flow before they've successfully completed their transaction, they'll need to confirm that they wish to exit the process, as their transaction will fail.

If they choose to exit the flow, they'll need to start the process again.

Once a user has exited the flow, they should be redirected to the payments screen. Let the user know why the transaction failed, what is required of them and let them try again.

#### 💡 Offering a solution

For a full list of possible error cases visit our dev docs [here](#).



#### 💡 Offering a solution

Keep the user in the payments flow by prompting the user to try again.

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## Error screens

### Insufficient funds

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Errors can surface at multiple points within the flow.

For example: insufficient funds in the user's bank account. The error screen displayed needs to do two things:

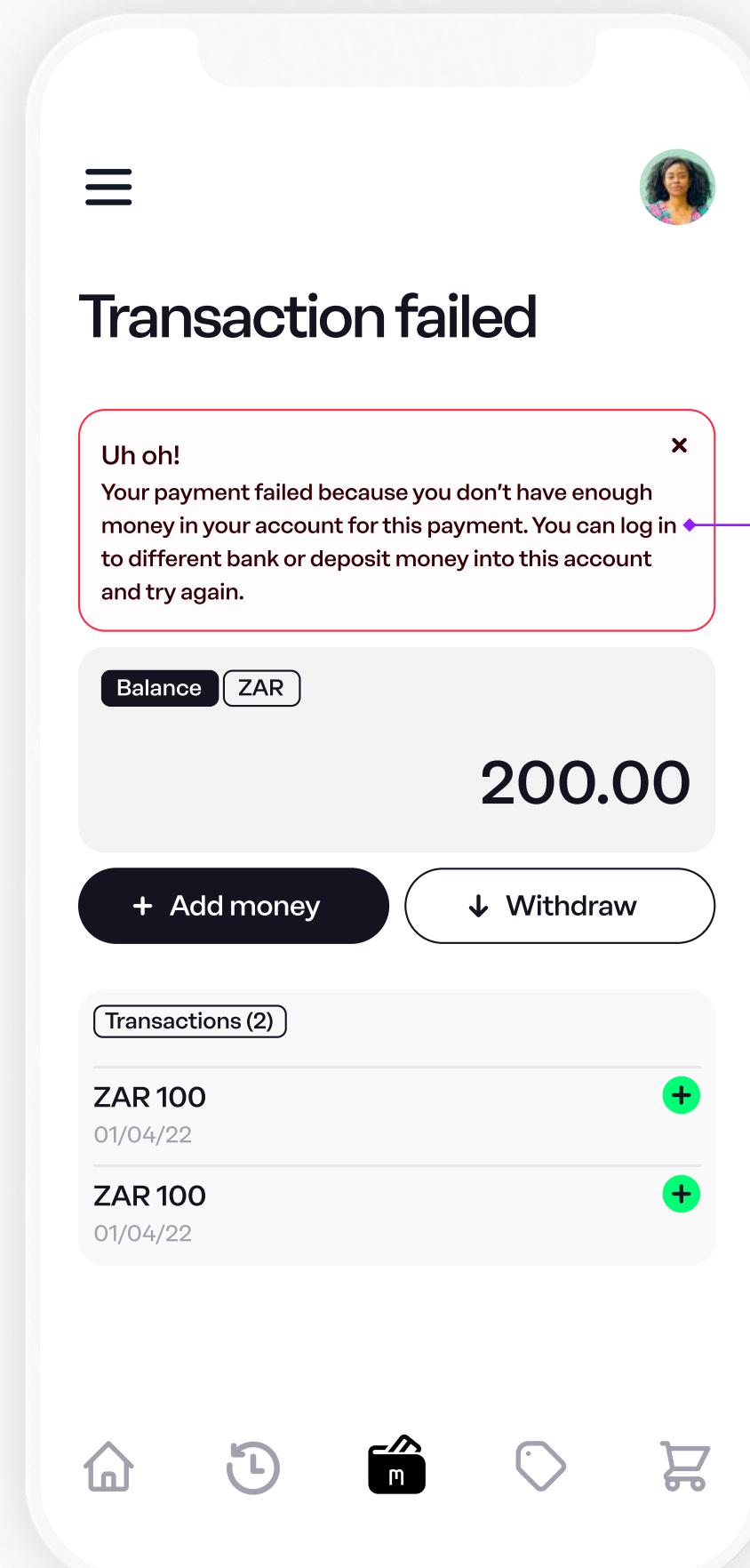
1. To inform users that something has gone wrong.
2. To give users a shortcut to the suggested course of action

#### Error example: Insufficient funds

If there are insufficient funds in a user's bank account, the user will be blocked from making a payment and informed that additional funds must be added or a different account selected in order to proceed. Let the user know what is required of them and let them try again.

##### 💡 Offering a solution

For a full list of possible error cases visit our dev docs [here](#).



##### 💡 Offering a solution

Keep the user in the payments flow by providing options to retry with the same or a different account.

# Account management

## Editing, adding and removing accounts

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## Account management

### Editing, adding and removing accounts

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Returning users who have previously linked an account need a place where they can manage their accounts.

This can include editing and removing their linked accounts, as well as adding new ones.

This should be accessible from the menu options, such as "Settings" as well as any articles found in the FAQs section.

### Accounts overview

It's important to let users know that they have control over their linked accounts.

💡 Clear instructions

💡 Icons

#### 💡 Clear instructions

Let the user know what options they will have when selecting an account from the list.

← Manage your linked accounts ×

You can rename or unlink accounts, or set an account as a default.



Cheque Account

\*\*\*\* \*\*\*\* 5678



Current Account

\*\*\*\* \*\*\*\* 3382



+ Link another account

#### 💡 Icons

Use an icon that suggests an action, like editing.

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## Account management

### Editing, adding and removing accounts

You may want to allow users to edit varying amounts of information about their linked account/s. At the very least, we recommend the ability to set an account as their default payment method.

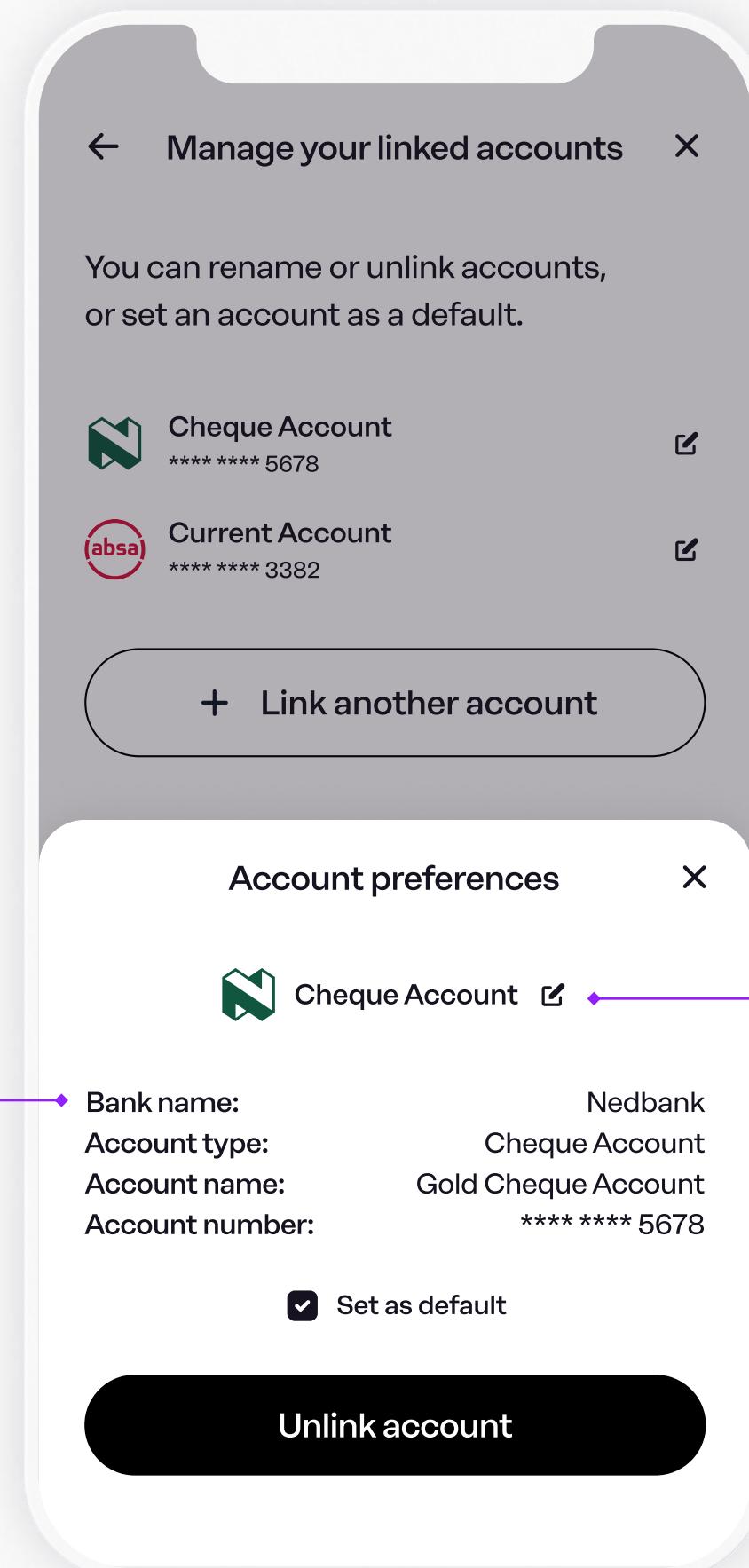
#### Editing accounts

💡 Account summary

💡 Icons

💡 Account summary

Use available details about the linked account in order to help the user identify which account they're editing.



💡 Icons

Use icons to clearly indicate which information is editable by the user.

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## Account management

### Editing, adding and removing accounts

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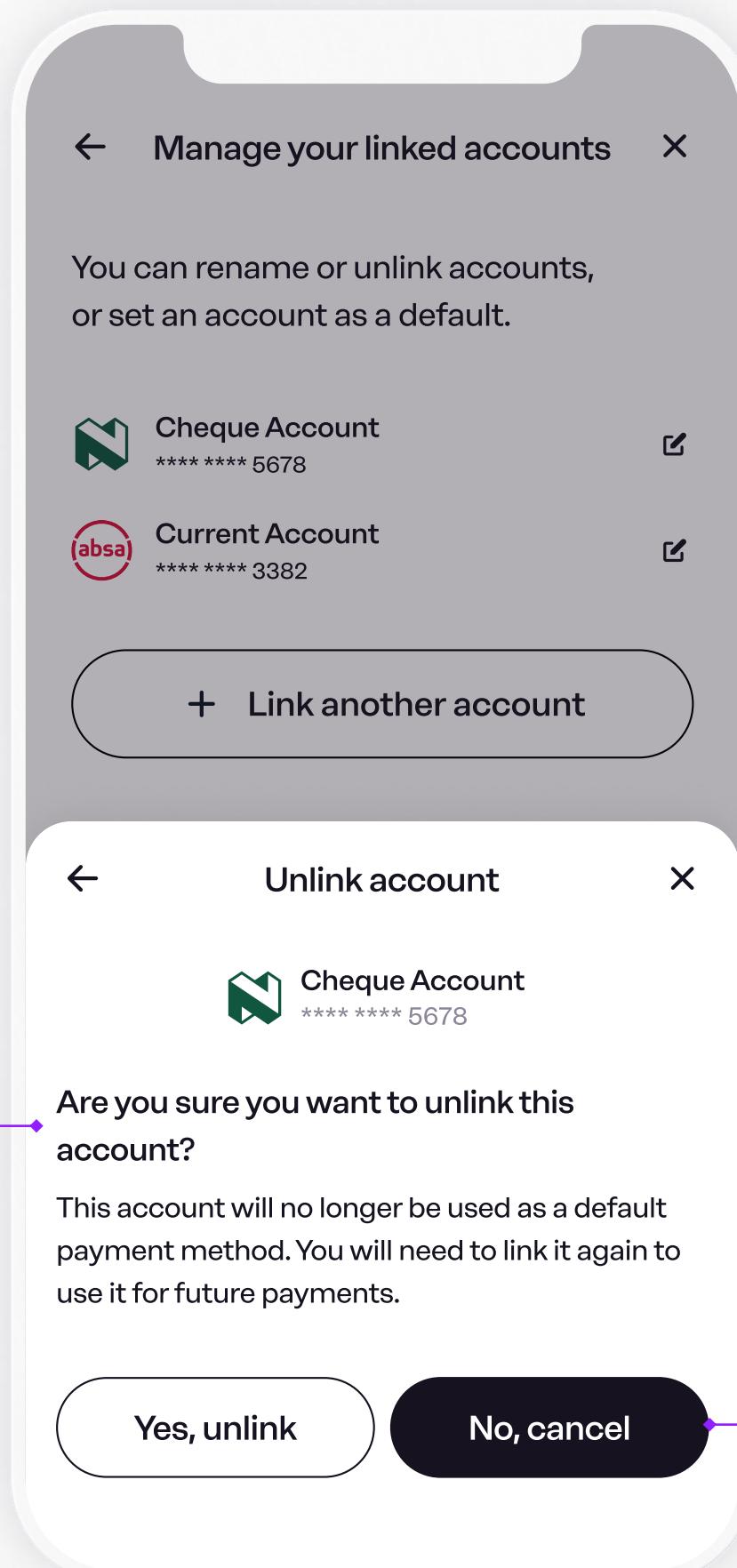
While linking accounts to the platform is in the best interest of both the user and merchant, it's important to reinforce the user's sense of control by allowing them to remove linked accounts.

#### Unlinking accounts

Unlinking an account is an irreversible action, so it's important to make the user aware of the effects it will have on their experience.

- 💡 Confirm the action
- 💡 Elevate preferred option

- 💡 Confirm the action
- Give the user a chance to consider whether this is in fact an action they wish to execute



💡 Elevate preferred option  
Use basic principles of hierarchy, like order and colour, to suggest the preferred action you want the user to take.

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