

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:

1. HOME/LANDING PAGE

2. MENU & NAVIGATION

3. PRODUCT PAGE

4. COMPARE PRODUCTS/
PRICING

5. CONVERSION FLOW

6. FORM OPTIMIZATION

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

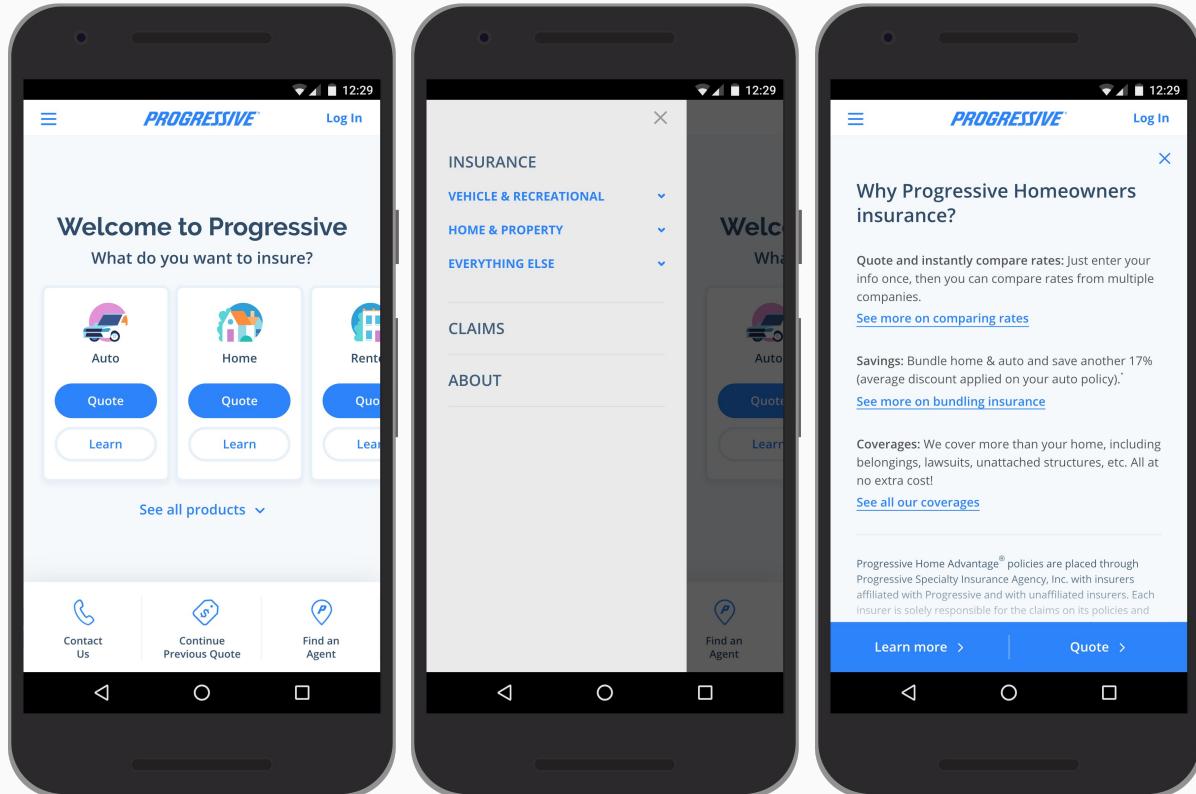
1. HOME/LANDING PAGE	2. MENU & NAVIGATION	3. PRODUCT PAGE	4. COMPARE/PRICING	5. CONVERSION FLOW	6. FORM OPTIMIZATION
Clear CTA above the fold	Keep menu on one page use dynamic menu or expanders	Display a clear, descriptive CTA above the fold	Enable users to sort, filter and narrow down production options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



All recommendations
should be A/B tested!

What can we learn from
“Best-In-Class”

Best in class: Homepage & Navigation-- Progressive

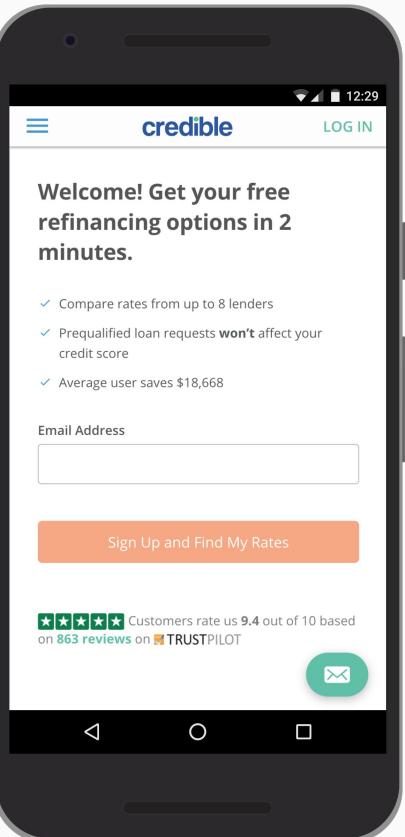
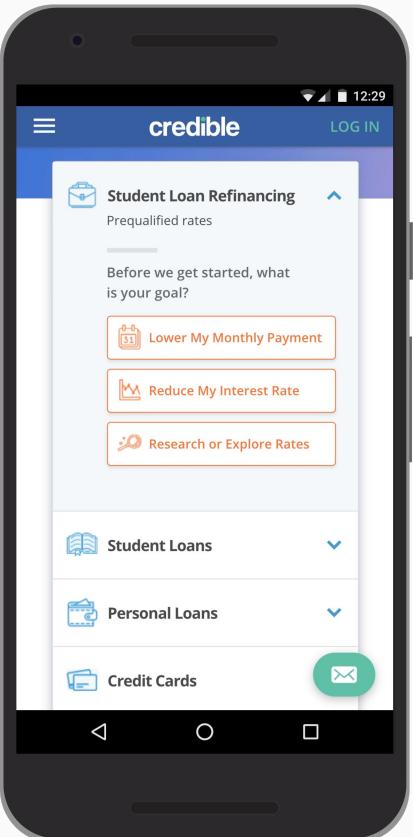
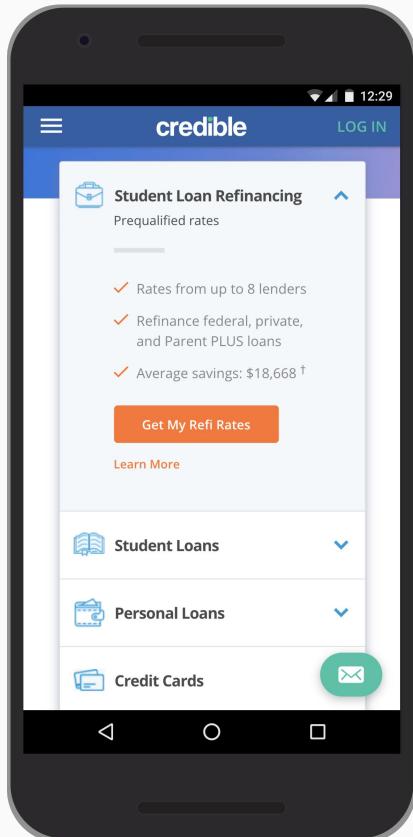
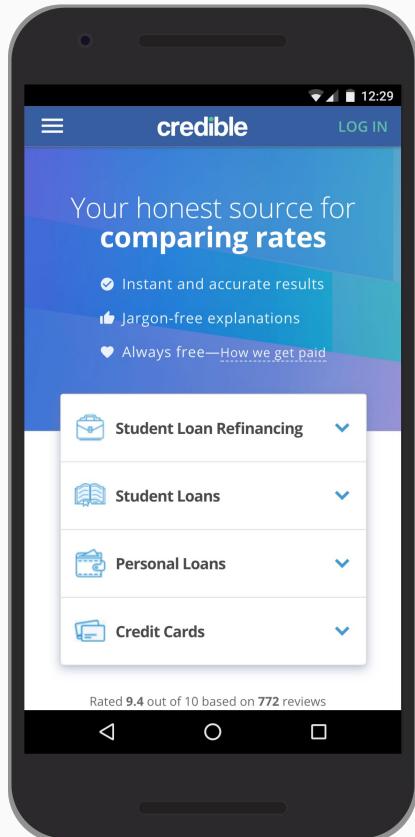


Problem to solve:

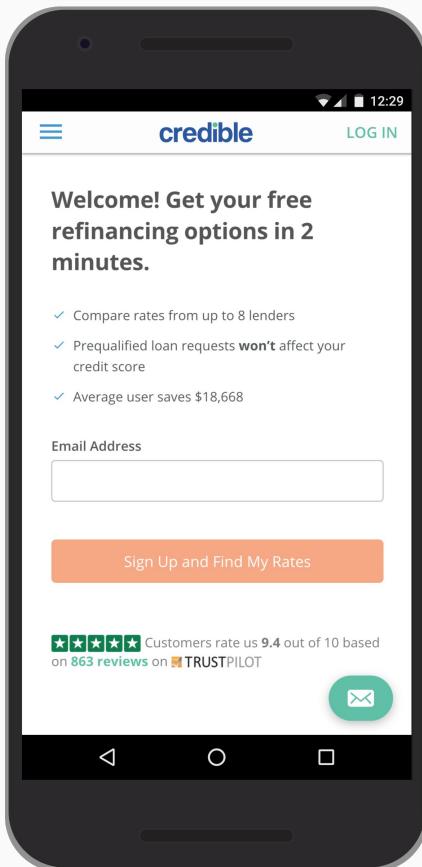
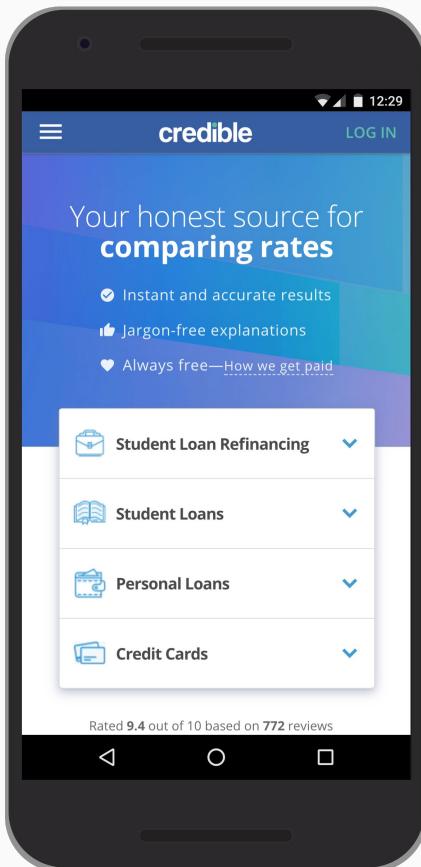
1) How do I help users get an overview of our products and services

- ❑ 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



Best in class: Conversion flow-- Credible (cont.)

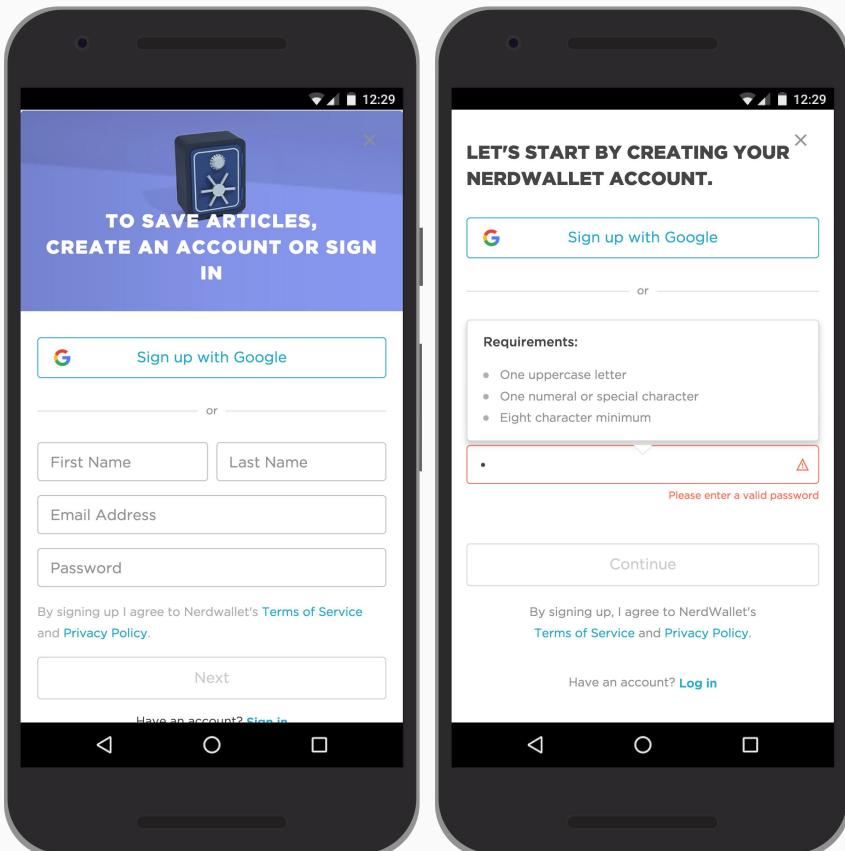


Problem to solve:

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

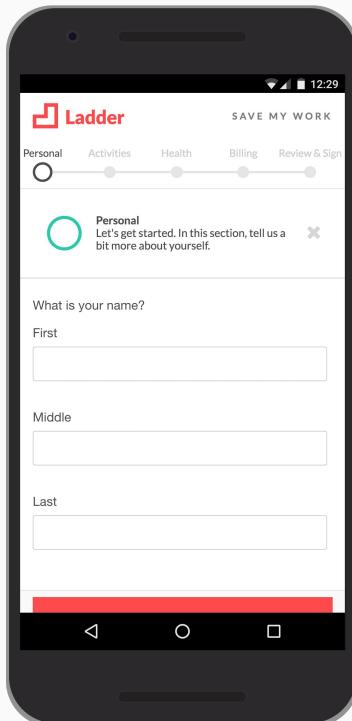
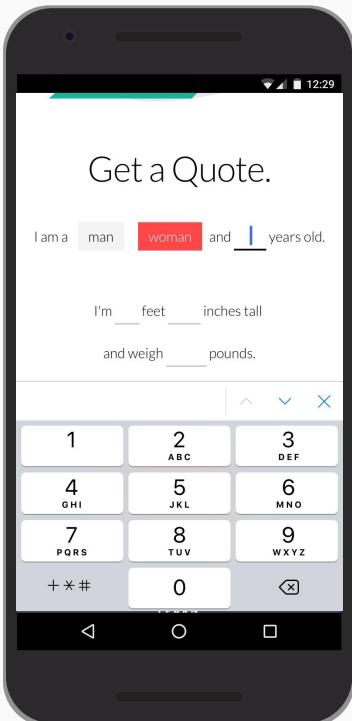
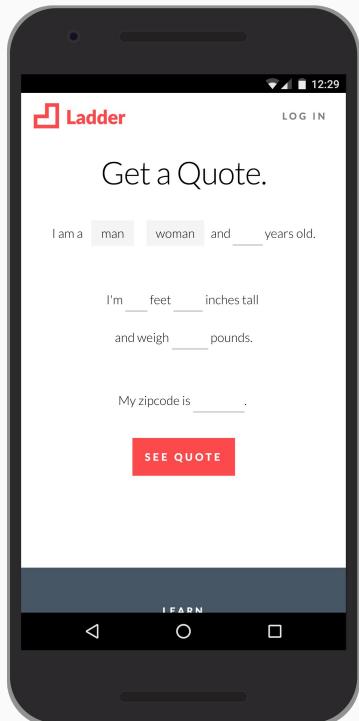


Problem to solve:

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

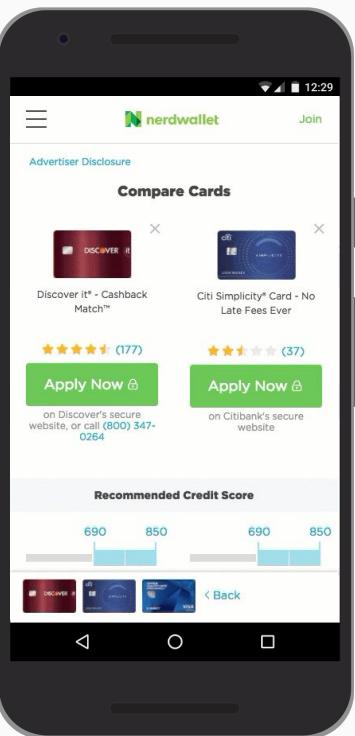
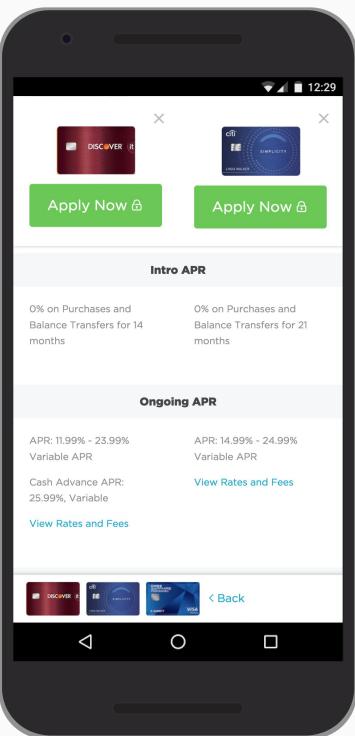
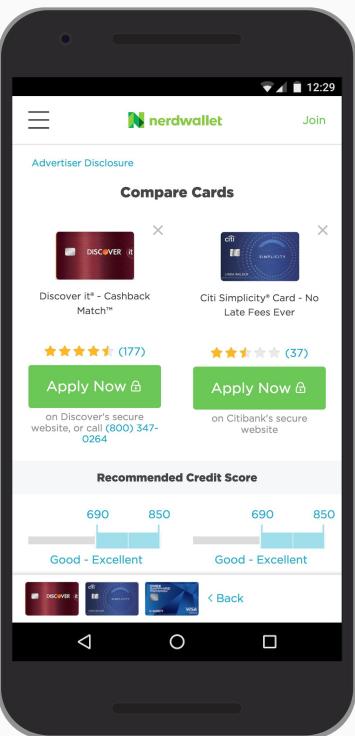
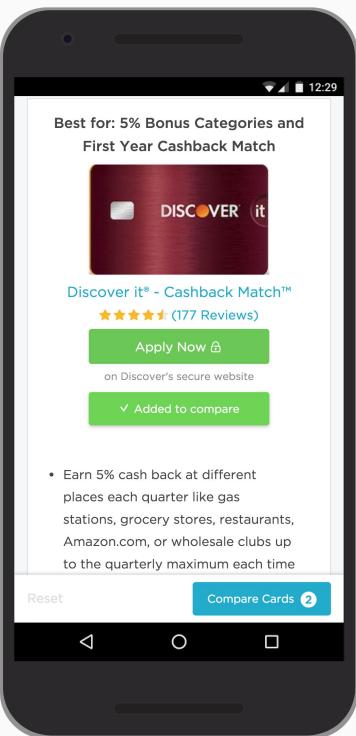
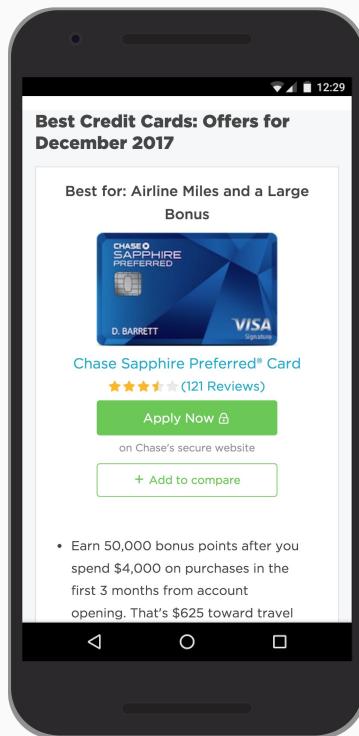


Problem to solve:

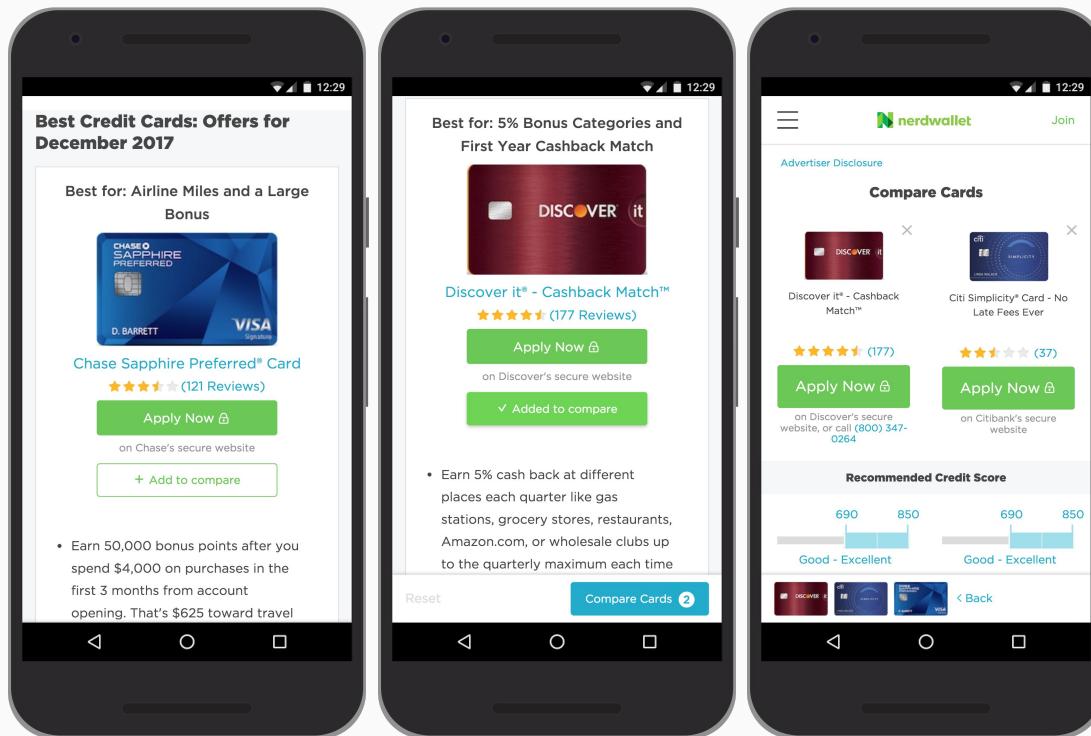
How do I guide users through conversion flow and make forms as easy as possible

- 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 in class: Comparison -- Nerdwallet (cont.)



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

The homepage features a prominent sign-in section on the left. Below it, a large banner titled "Choose the best card for your holiday season" displays four credit card options: Cash Rewards credit card, Travel Rewards credit card, BankAmericard® credit card, and Premium Rewards® credit card. Each card has a brief description and a star rating. Below the banner, there are two images: one showing a hand holding a card and another showing a man using a smartphone. At the bottom, there are four tiles: "Save on interest", "Get a checking account that works for you", "Shopping? Dining? Earn up to 15% cash back.", and "Get more rewards with your everyday banking™".

This mobile version of the homepage has a clean, minimalist design. It features a large headline "Help protect your gift giving with Mobile Banking alerts" above a subtext "We'll alert you about suspicious card activity, so you can stay focused on your shopping list." A blue button labeled "Get the app" is positioned below the text. At the bottom, there's a tile for "Get a checking account that works for you" and another for "Need help with home loan payments?".

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

Homepage / Landing Page

SHOW A CLEAR, BENEFIT-ORIENTED CTA ABOVE THE FOLD

sofi.com

MORTGAGE LOANS
**10% down.
100% home.**

Make your dream home a reality with as little as 10% down on mortgages up to \$3M.

SEE YOUR RATE

Takes two minutes. Won't affect your credit score[†].

Get more from your mortgage

nerdwallet.com

All things money,
all in one place.

Millions of people use NerdWallet to get more from their money.

Join now

Find the best credit cards Master your credit score

turbotax.com

AbsoluteZero.
— GUARANTEED —
\$0 Fed. \$0 State. \$0 To File.

Forms 1040EZ/1040A, limited time only.
Returns must be filed before offer ends.

See why it's free

File for \$0

NICE REFUND!
\$3,052
FEDERAL

Maximum refund, guaranteed
Get every dollar you deserve and your biggest tax refund.

Capture your W-2 in a snap
Simply snap a photo and get a big jumpstart on your taxes.

Research: Benefit oriented call-to-actions

The diagram illustrates an A/B test between two versions of a sign-up page. On the left, the 'Control' version shows a standard sign-up form with fields for Username, Email, Password, and a checkbox for Terms and Conditions, followed by a green 'Sign up +' button. On the right, the 'Treatment' version shows a modified form with the same fields, but the 'Sign up +' button is replaced by a green button labeled 'Sign Up & Get the Best Daily Tips'. A red arrow points from the Control to the Treatment, indicating the direction of the change.

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:

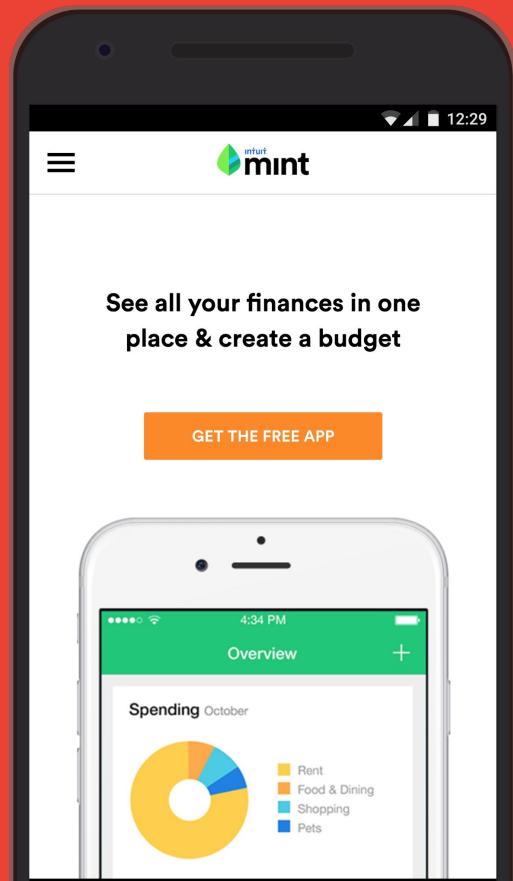
[Contentverge.com, 7 Universal Conversion Optimization Principles Report](#)

Good UI- loss aversion vs gains for CTAs

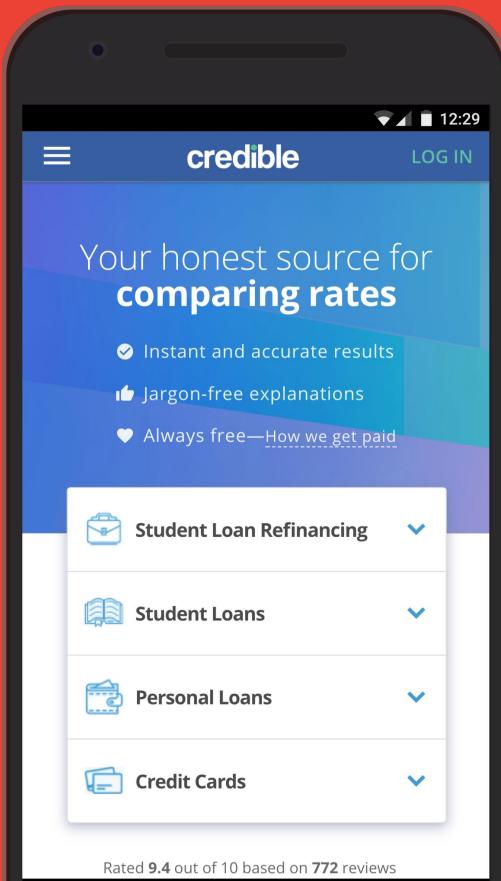
Good UI- benefit vs task buttons

SHOW A CLEAR, BENEFIT ORIENTED VALUE PROPOSITION ABOVE THE FOLD

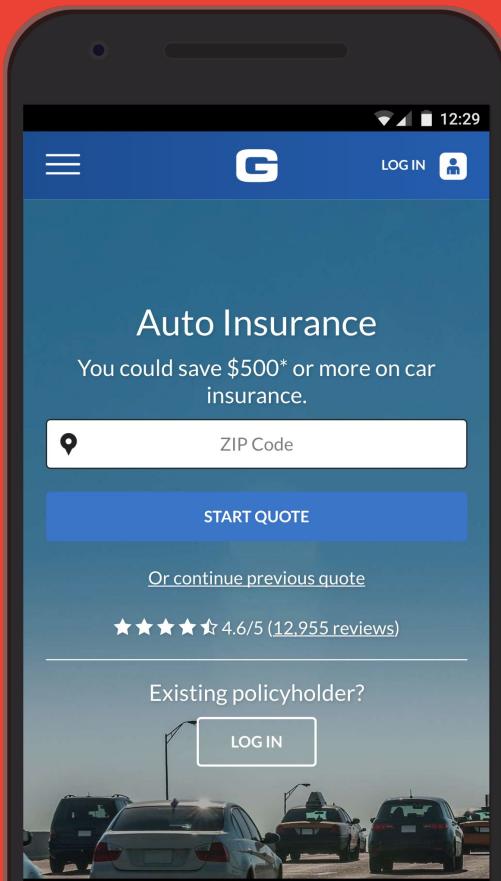
mint.com



credible.com



geico.com



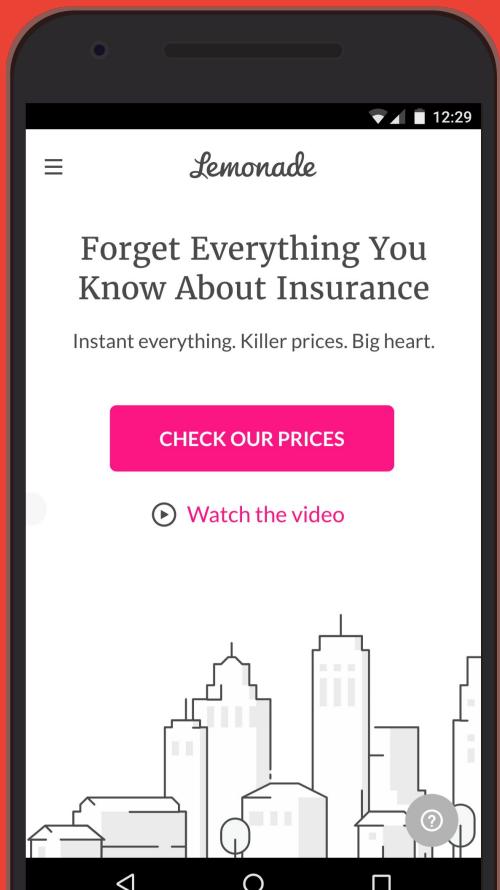
Research: Present a benefit-oriented value prop as the first thing users see

Value proposition is a clear statement that

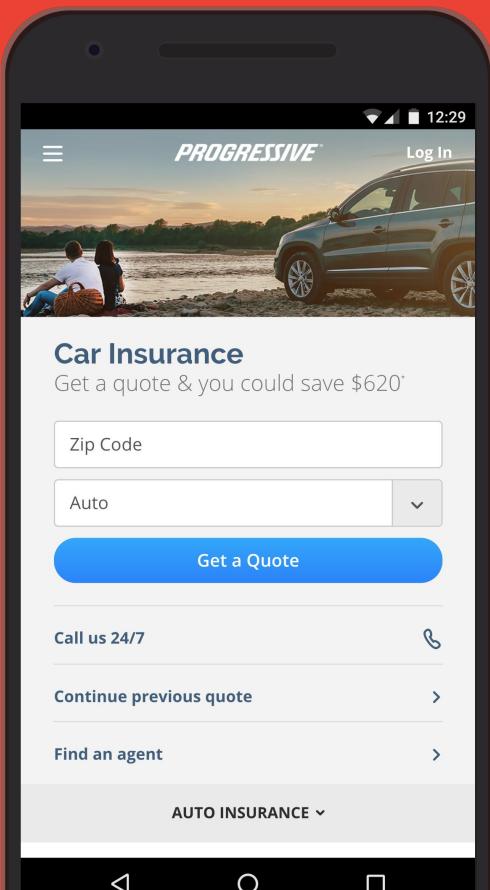
- explains how your product **solves customers' problems** or improves their situation
- delivers **specific benefits**
- tells the ideal customer **why they should use your service** and not from the competition

PRIORITIZE THE MOST IMPORTANT CTA (THOUGH CONTRAST, COLOR, BOLDNESS)

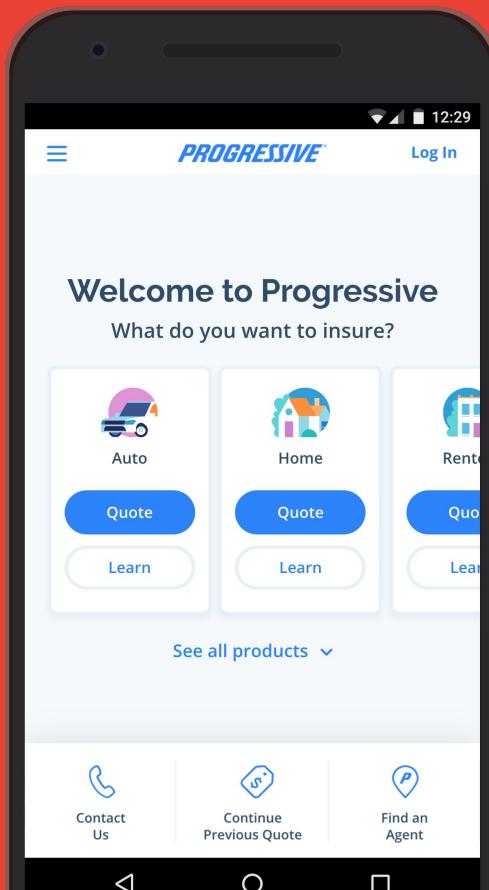
lemonade.com



progressive.com



progressive.com



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

geico.com

The Geico mobile homepage features a blue header with the 'G' logo and 'LOG IN'. Below it, a banner says 'More than just car insurance'. A large 'Auto Insurance' section includes a car icon with a checkmark and a 'START QUOTE' button. Below this, there's a section for 'Or, select a different insurance product:' with icons for Auto, Homeowners, Renters, Condo, Motorcycle & ATV, and Boat. At the bottom, there are navigation links for 'Continue your saved quote' and 'Find an agent near you'.

loandepot.com

The LoanDepot mobile homepage has a banner with the text 'America's Lender' and 'A Lending Solution for Every Dream.' It features four main service categories: Refinance (with a house and percent icon), Purchase (with a key icon), Personal (with a wallet and dollar sign icon), and Equity (with a house icon). At the bottom, a call-to-action button says 'Real Solutions to Power your Life'.

chase.com

The Chase mobile homepage highlights a 'UNLIMITED 1.5% CASH BACK \$150 BONUS' offer for a Chase Visa card. Below this, a banner says 'Choose what's right for you' with three service icons: 'Free credit score', 'Find a credit card', and 'Home Lendin...'. A progress bar shows the user is on step 5 of 10. At the bottom, there are buttons for 'Get started' and 'Making a home change?'.

USE SOCIAL PROOF TO GAIN USER TRUST

lemonade.com

Lemonade

CERTIFIED
B-CORP

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.

A

EXCEPTIONAL

A-Rated and Backed by Giants

Lemonade is rated A-Exceptional, fully licensed and reinsured by some of the most trusted names on the planet, including Lloyd's of London.

credible.com

credible

LOG IN

Customers rate us 9.4/10

✓ TRUSTPILOT

★★★★★

TRUSTSCORE 9.5
930 REVIEWS

See some of the reviews here.

October 30

Saved me \$27000 and...

Saved me \$27000 and everything was approved within days. Great experience.

loandepot.com

loanDepot®

What Our Customers Are Saying *

Refinance

David M.
New York

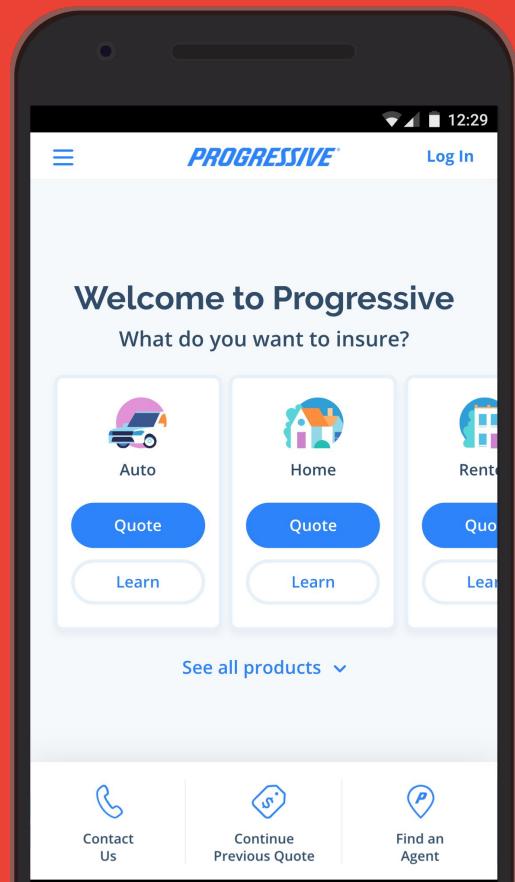
"At first I was skeptical, but loanDepot took the time with me and refinanced my home so I can afford to stay in it. They were also able to give me a personal loan. Everyone I dealt with was very kind."

Buying a House

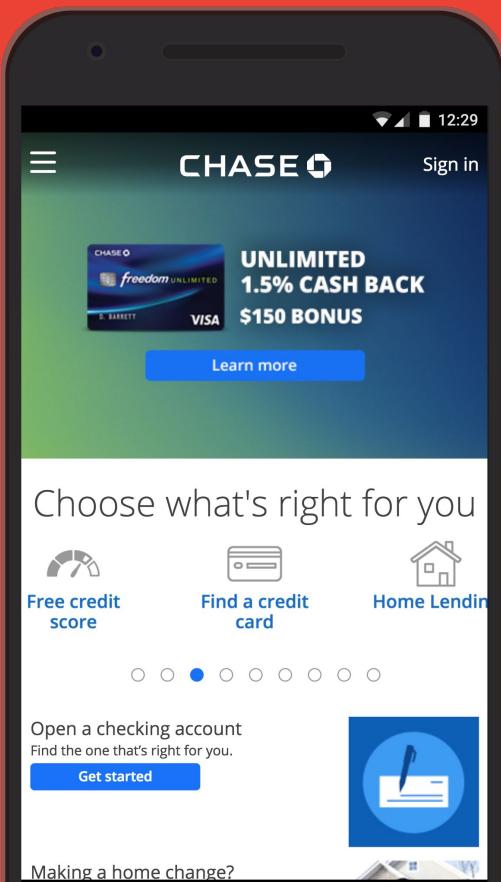
Mark S.

DON'T USE AUTOMATIC IMAGE CAROUSELS, INSTEAD OPT FOR USER INITIATED

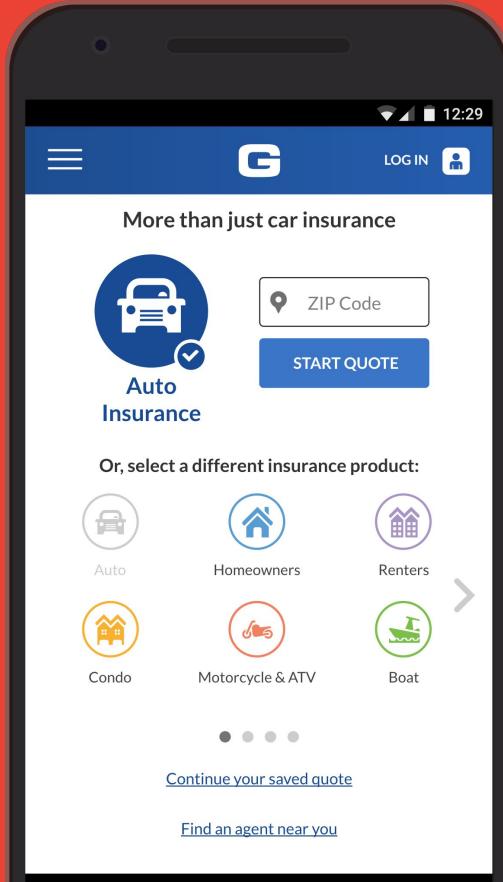
progressive.com



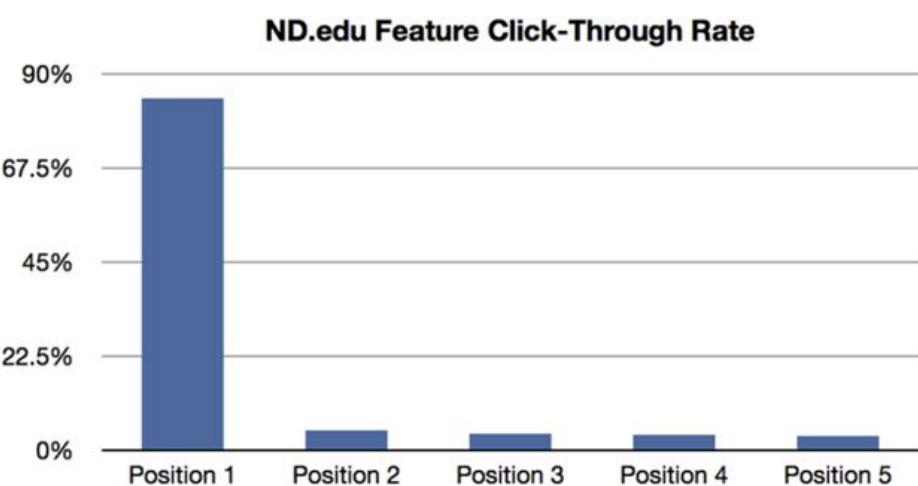
chase.com



geico.com



RESEARCH: Carousels rarely work



Luke Wroblewski
@lukew

[Following](#)

@erunyon basically that data tells me don't use carousels. cc/ @brad_frost

Reply Retweet Favorite More

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.

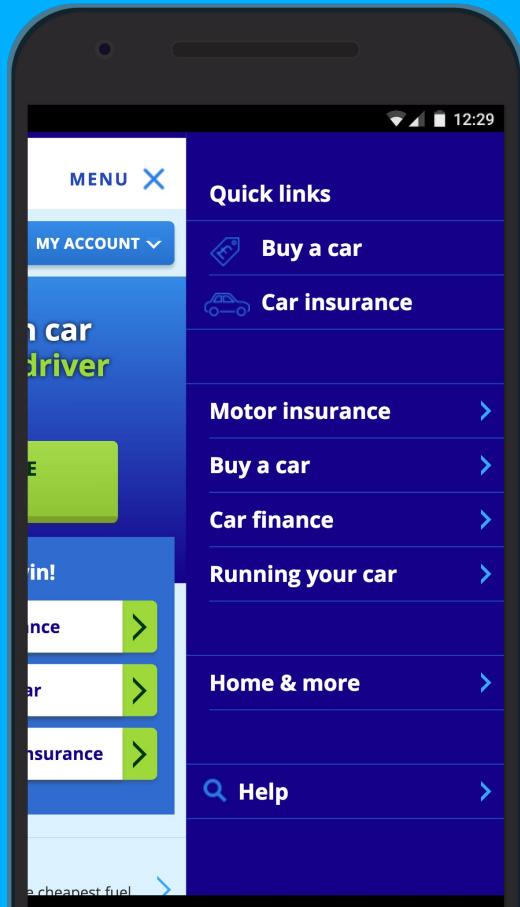
- **Reason #1:** Human eye reacts to movement (and will miss the important stuff)
- **Reason #2:** Too many messages equals no message
- **Reason #3:** Banner blindness

RESEARCH:
[Conversion XL](#)
[ClickZ](#)
[Widerfunnel](#)
[NN Group](#)
[Erik Runyon](#)

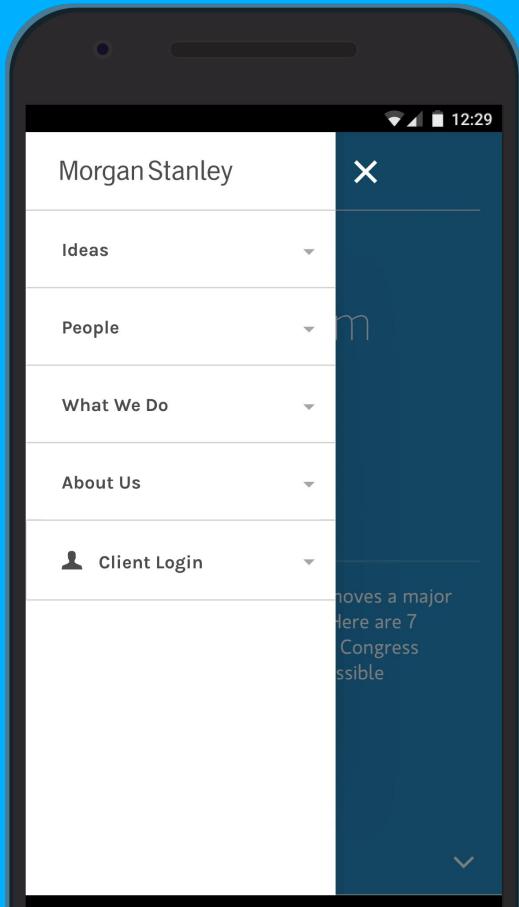
Menu & Navigation

KEEP MENU ON ONE PAGE, USE DYNAMIC MENU OR EXPANDERS

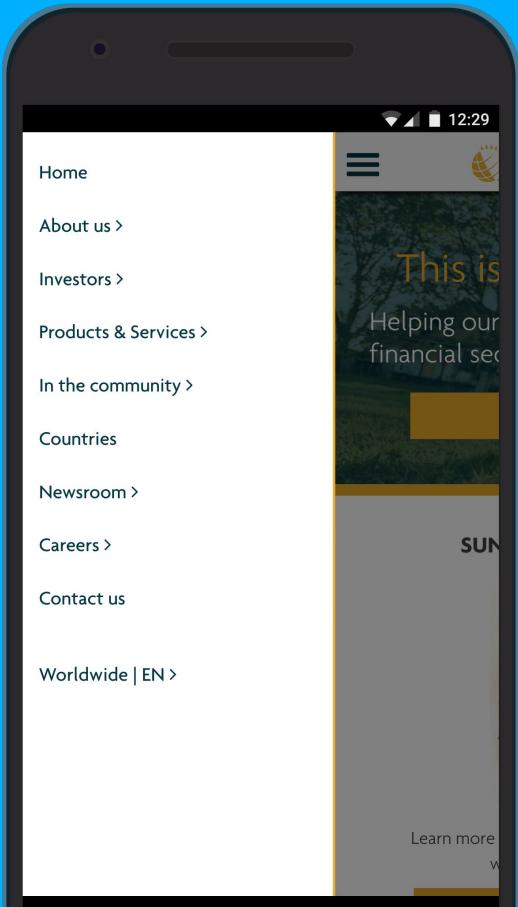
nerdwallet.com



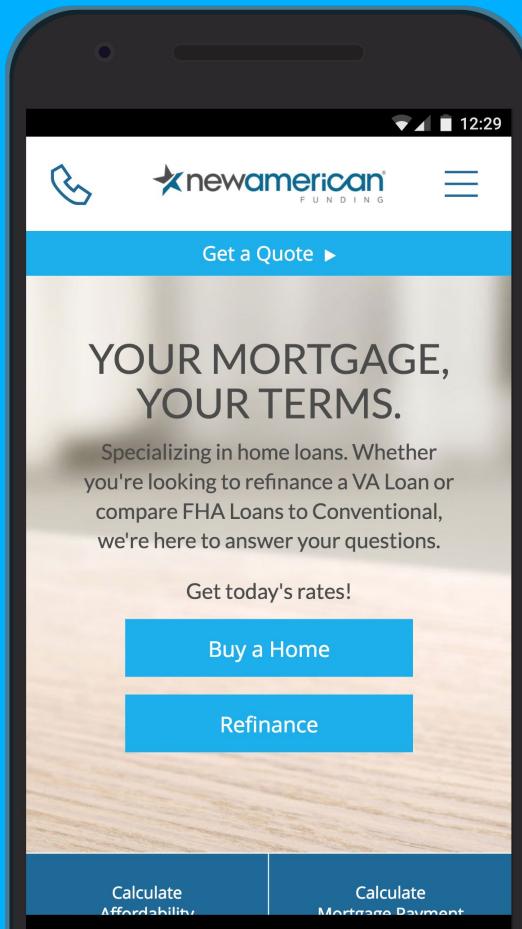
zumiez.com



sunlife.com

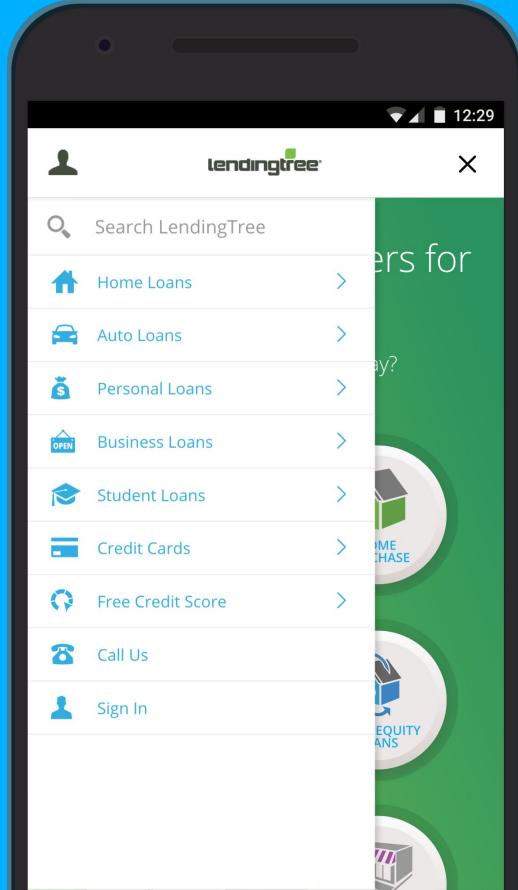


IF CALLS ARE IMPORTANT, DISPLAY CLICK TO CALL BUTTON IN THE TOP NAVIGATION

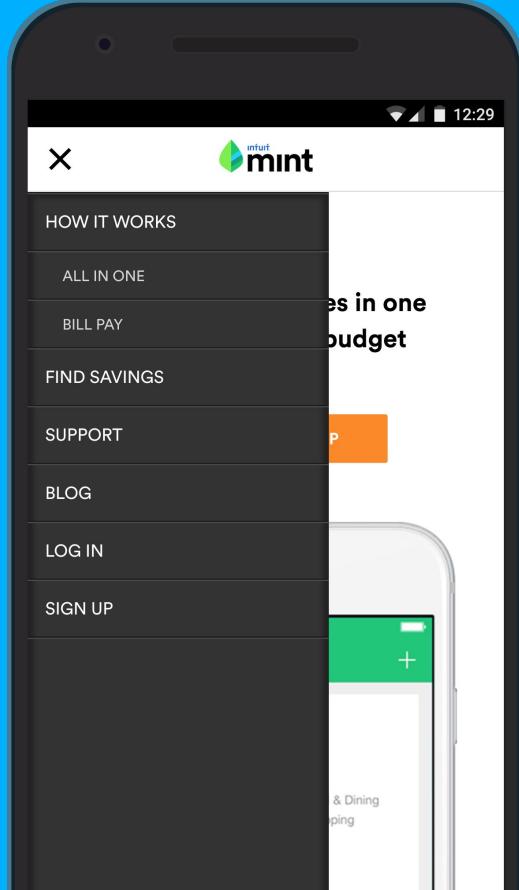


INCLUDE SUPPORT AND POST-SALES ACTIONS (LIKE SIGN-IN, APP DOWNLOAD) IN THE MENU

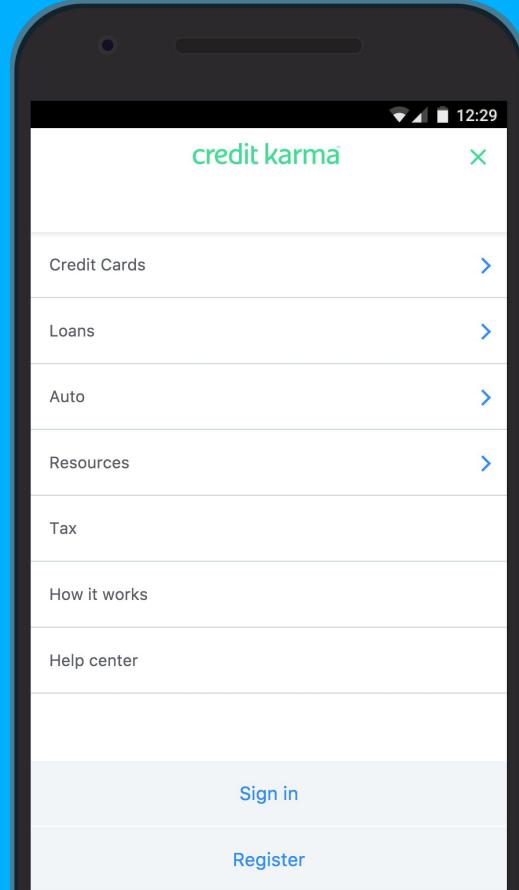
lendingtree.com



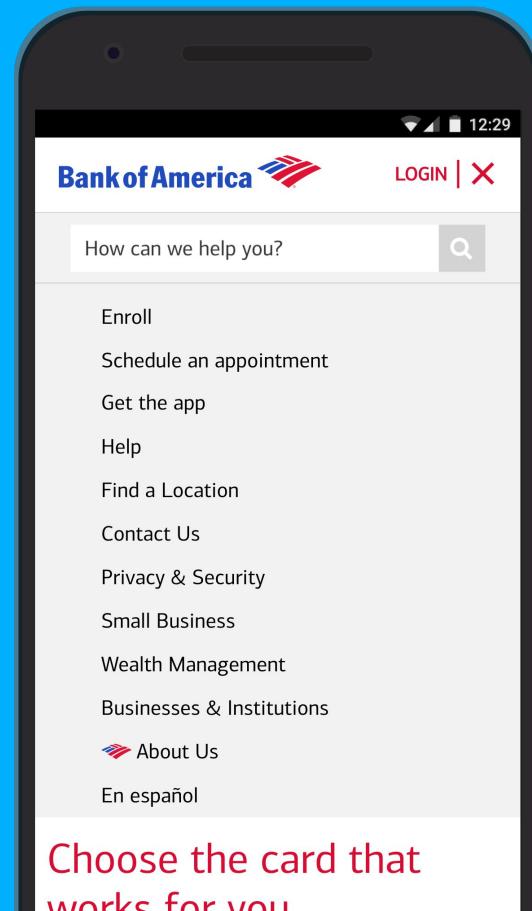
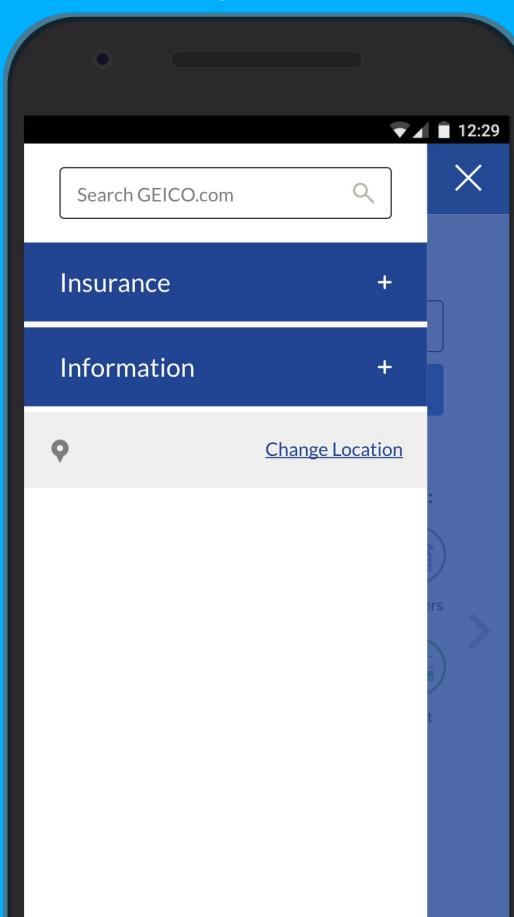
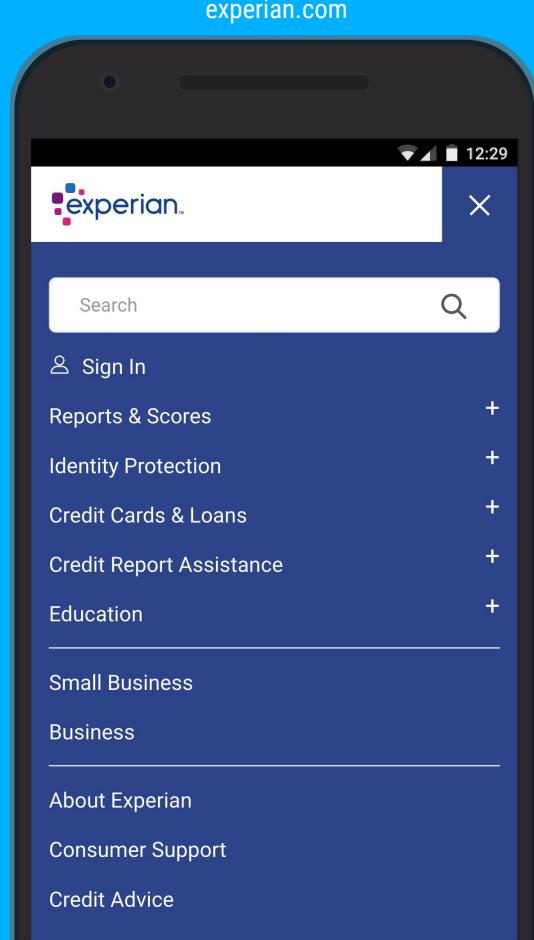
mint.com



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

You searched "texas refinancing rates"

Results 1-12 of 10000

12 Results

Jarrod Hall
Read ratings and reviews for Jarrod Hall, loan officer in Texas City in Texas
<https://www.lendingtree.com/loan-officer/jarrod-hall-reviews-LO590645>

Alma Morales
Read ratings and reviews for Alma Morales, loan officer in Houston TX in Texas
<https://www.lendingtree.com/loan-officer/almamorales-reviews-LO767740>

bankofamerica.com

Bank of America LOGIN | X

current

Suggested searches

- current statement
- current charges
- current transactions
- current apr
- current balance

Small Business

Wealth Management

Businesses & Institutions

About Us

En español

Choose the card that works for you

credible.com

Rewards Credit Cards

Rewards credit cards can help you maximize the value of your everyday purchases, earning you miles, points, cash back and more, on every purchase you make. Don't automatically rule out cards with an annual fee, as the best rewards programs will often balance out the cost. Some cards are from partners of Credible.

Advertiser Disclosure

Sort: Annual Rewards

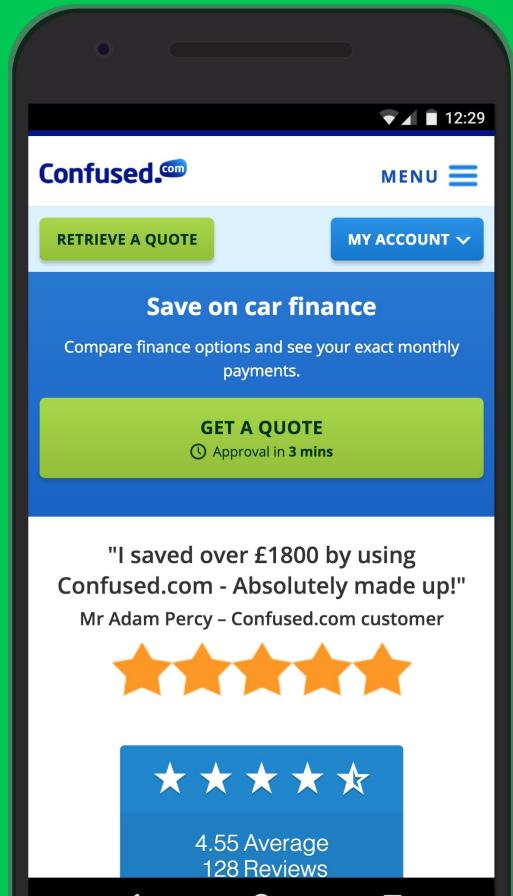
What are you looking for? Let us help you narrow your results.

Filters

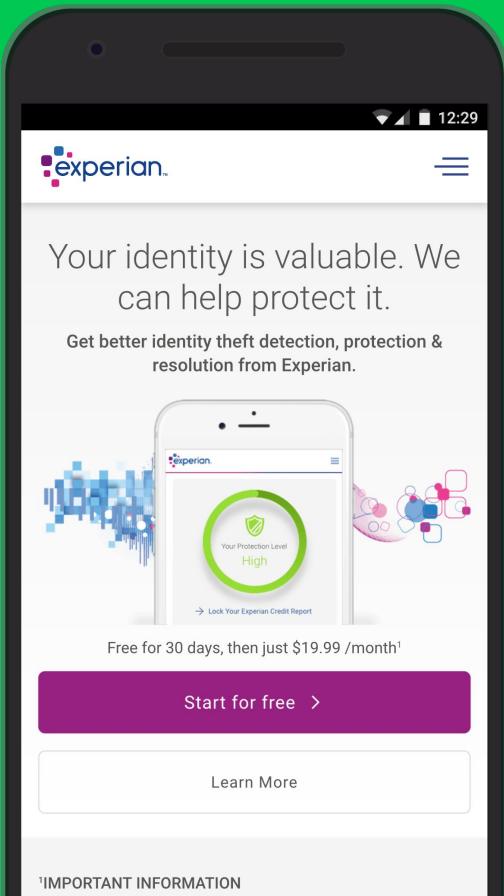
Product Page

DISPLAY CLEAR, DESCRIPTIVE CTAS ABOVE THE FOLD

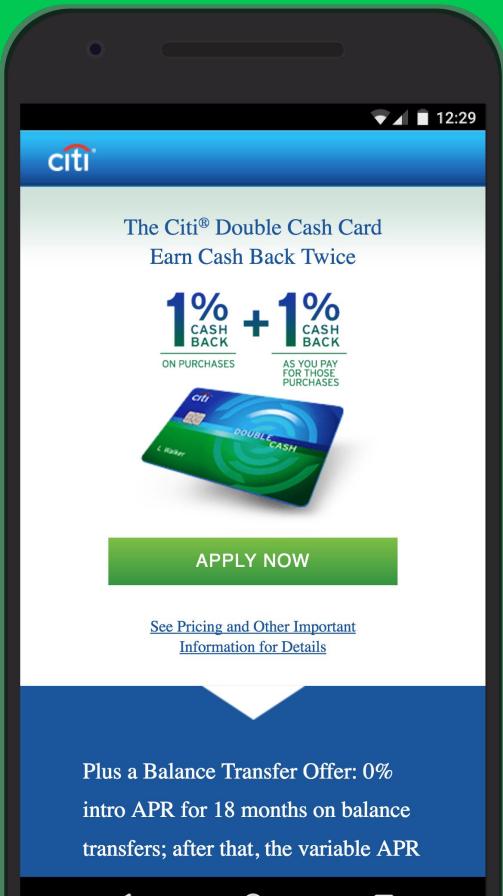
confused.com



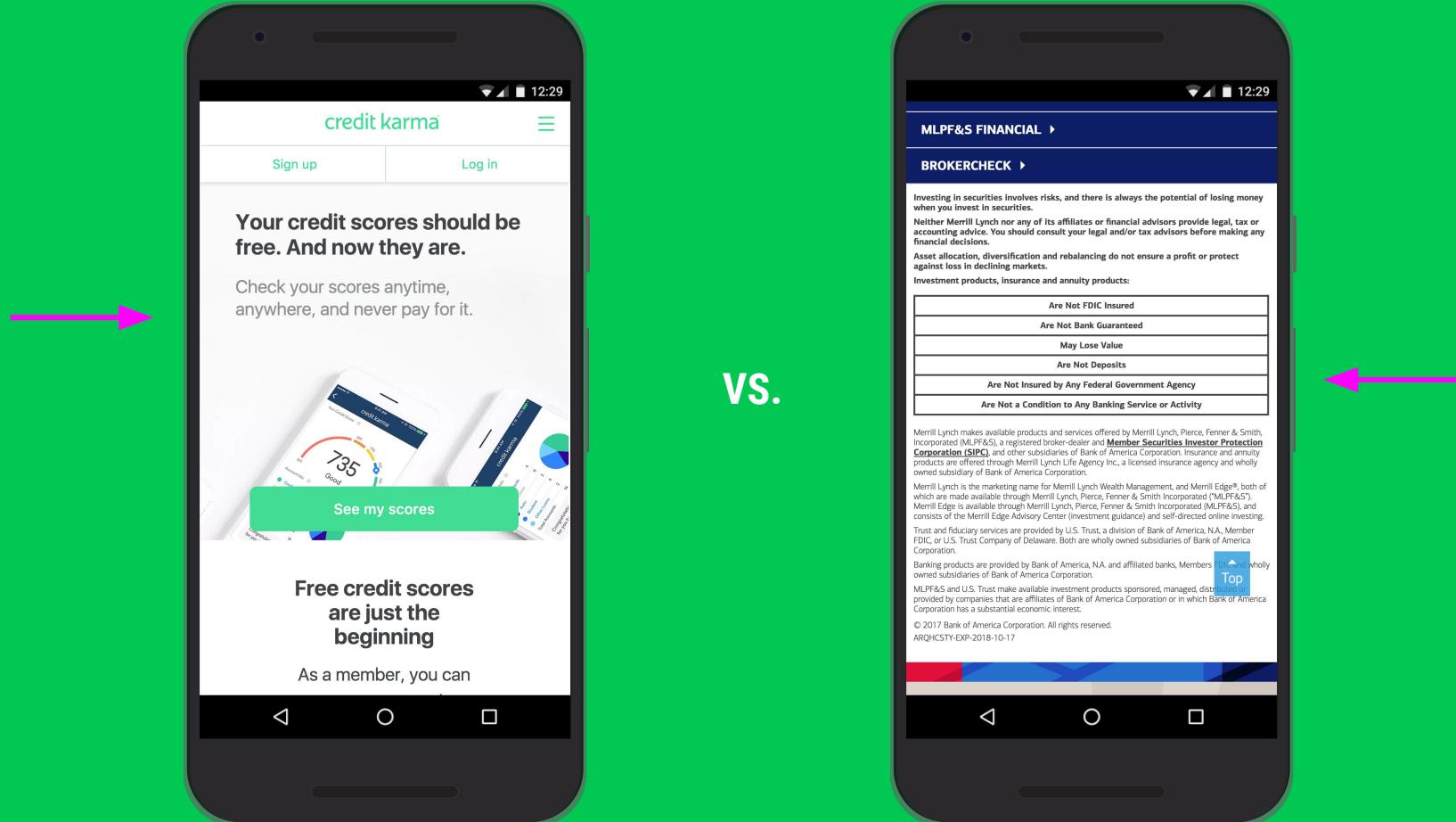
experian.com



citi.com

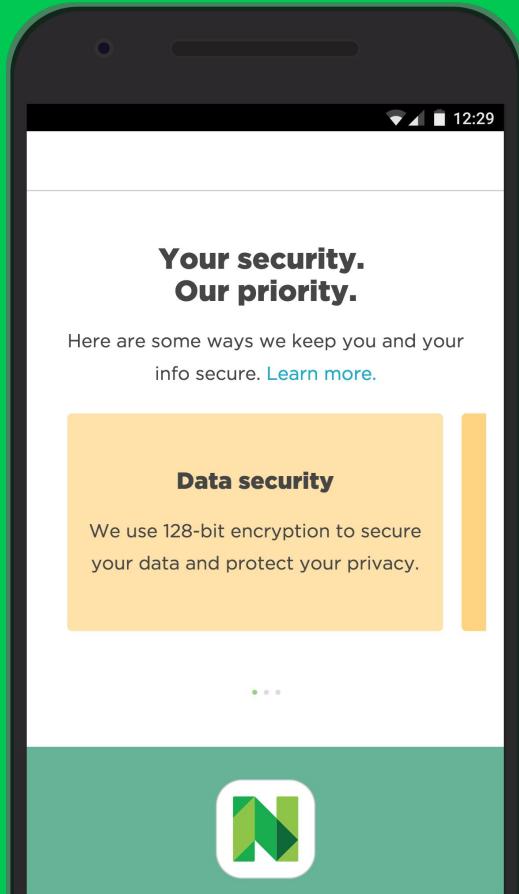


USE LEGIBLE FONTS- 16px or more

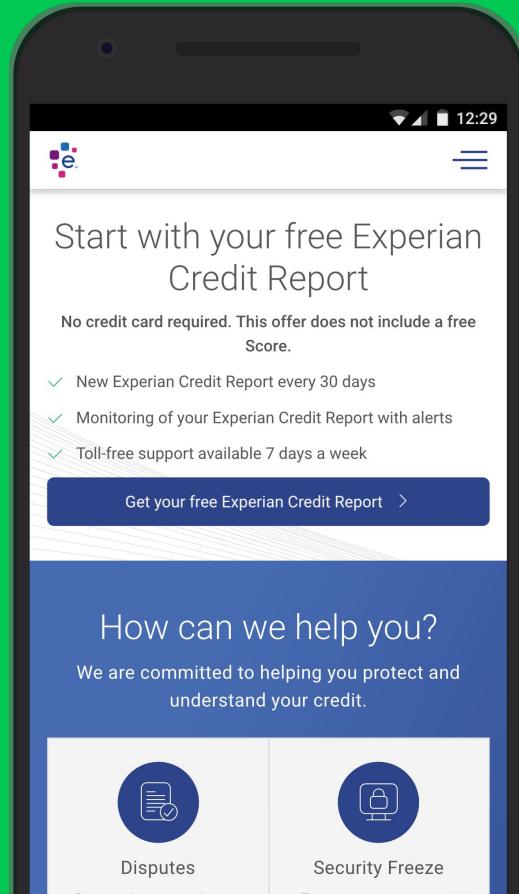


ENSURE PRODUCT INFORMATION IS READABLE BY USING BULLETS, HEADLINES AND MOBILE SPECIFIC FORMATTING

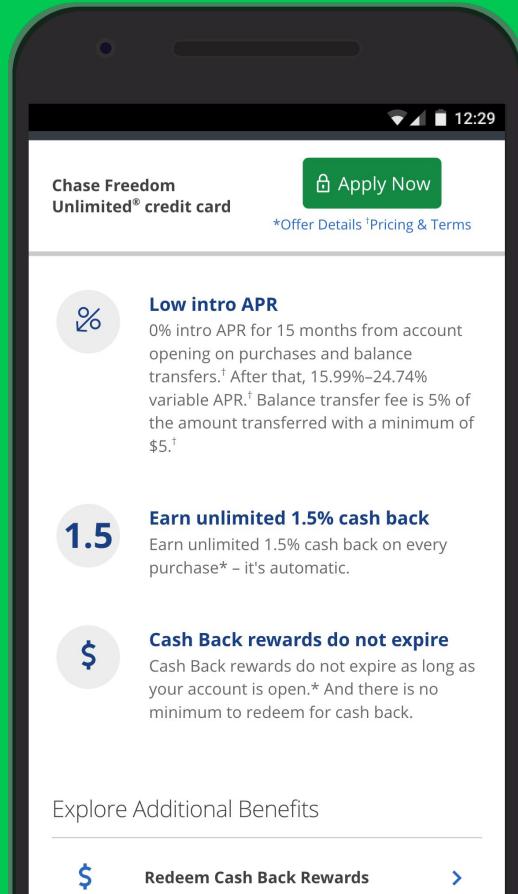
nerdwallet.com



experian.com

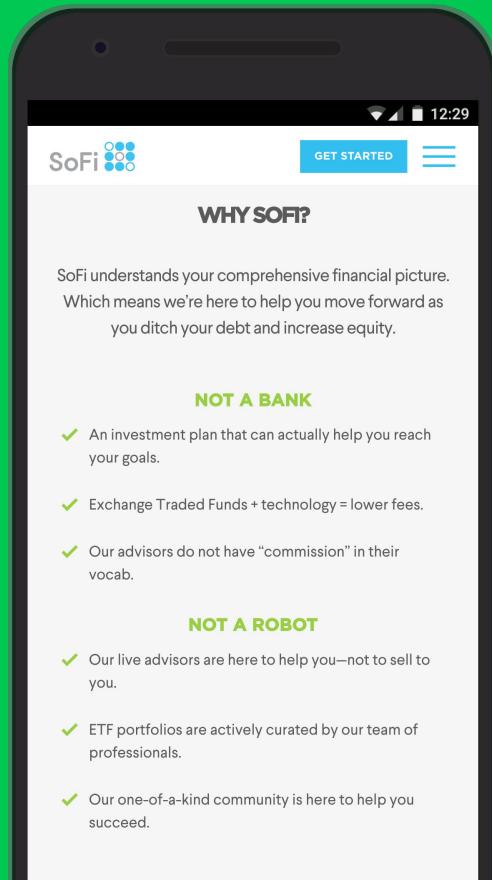


chase.com

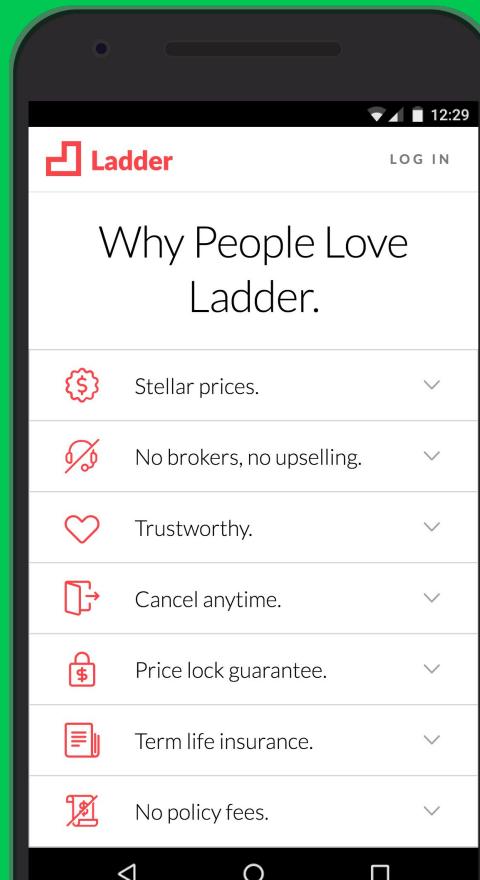


ENSURE PRODUCT INFORMATION IS READABLE BY USING BULLETS, HEADLINES AND MOBILE SPECIFIC FORMATTING

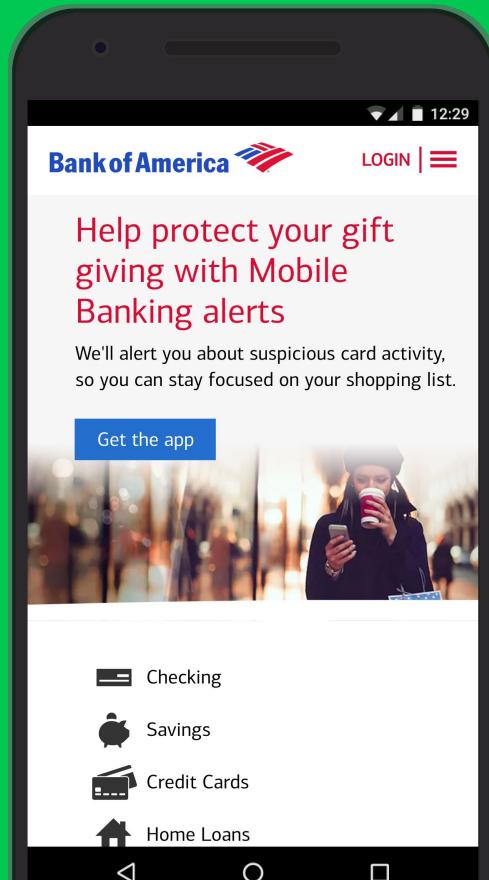
sofi.com



ladderlife.com



bankofamerica.com

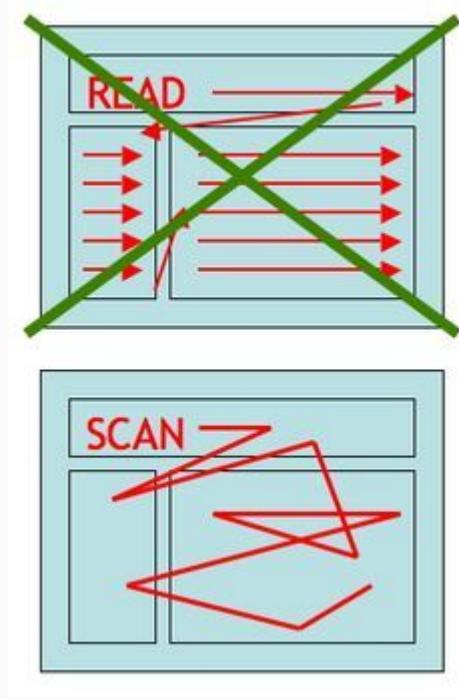


RESEARCH: People don't read they skim

**79% of people don't read,
they just skim**

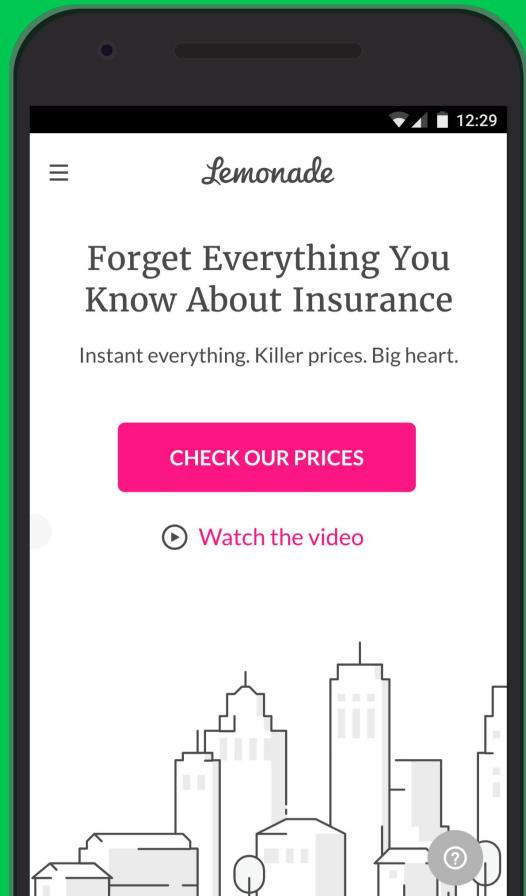
The main thing they DO
read is the **headline**

**Keep the focus on value
propositions**

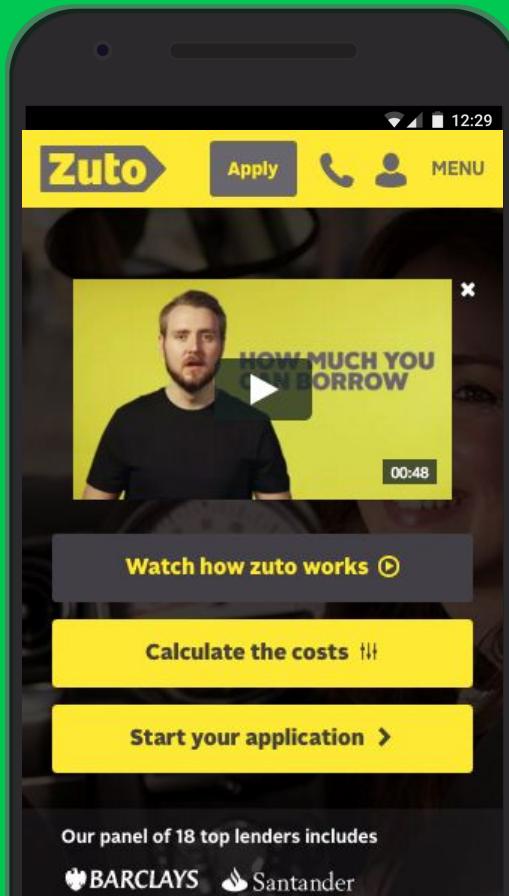


USE VIDEO AS A WAY TO EDUCATE USERS

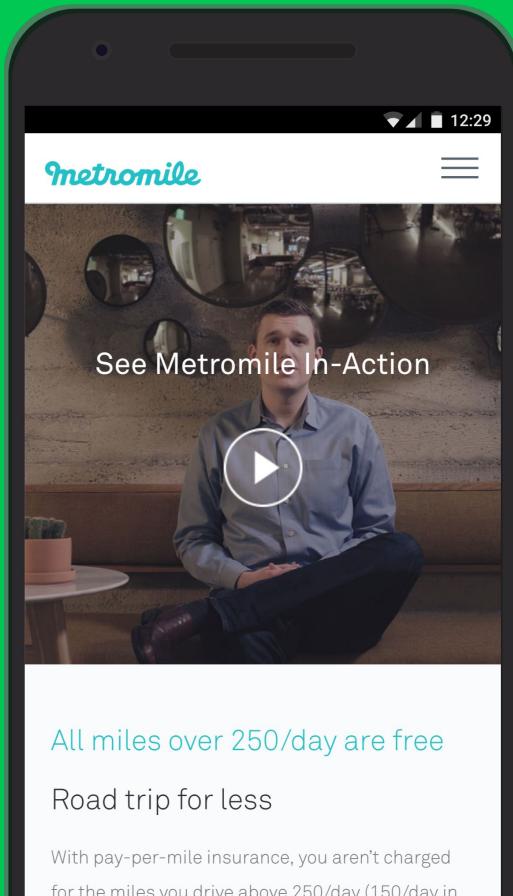
lemonade.com



zuto.com



metromile.com



RESEARCH: Video can be a strong driver of conversions

- 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.

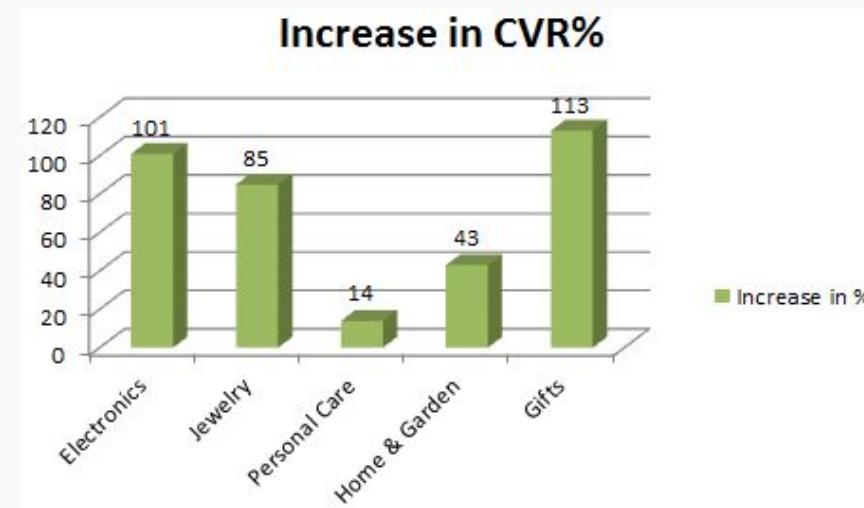


Chart shows the conversion rate increases for shoppers who watched product videos

Compare/Pricing

ENABLE USERS TO SORT, FILTER AND NARROW DOWN PRODUCT CHOICES

nerdwallet.com

integrity in our writing and assessments; however, we receive compensation when you click on links to products from our partners and get approved. Here's [how we make money](#).

+ Show a breakdown of our picks

Show accounts that offer

- All accounts
- No monthly fee
- Competitive APY
- Live help 24/7
- Mobile-friendly
- 2,000+ branches
- Bonus

Sort By

Custom

Online Savings Account
NerdWallet's overall rating ★★★★☆

ally

creditkarma.com

credit karma

How it works Log in Sign up

Best Credit Cards From Our Partners

Updated: 12/1/2017 Advertiser Disclosure

Cards for Fair Credit (550-639)

Fair credit consumers are on the fence with most credit card issuers. Approvals tend to be based on your credit score and other factors such as income and credit card debt. If approved, most cards come with a small annual fee and a low credit limit. However small the credit limit, this is a great option if you have fair credit and can help you continue to improve your credit score. Below are our favorite cards for fair credit offered by our credit card partners.

Capital One® QuicksilverOne® Cash Rewards Credit Card

★★★★★ 465 Reviews

QUICKSILVER

credible.com

credible

Rewards Credit Cards

Rewards credit cards can help you maximize the value of your everyday purchases, earning you miles, points, cash back and more, on every purchase you make. Don't automatically rule out cards with an annual fee, as the best rewards programs will often balance out the cost. Some cards are from partners of Credible.

Advertiser Disclosure

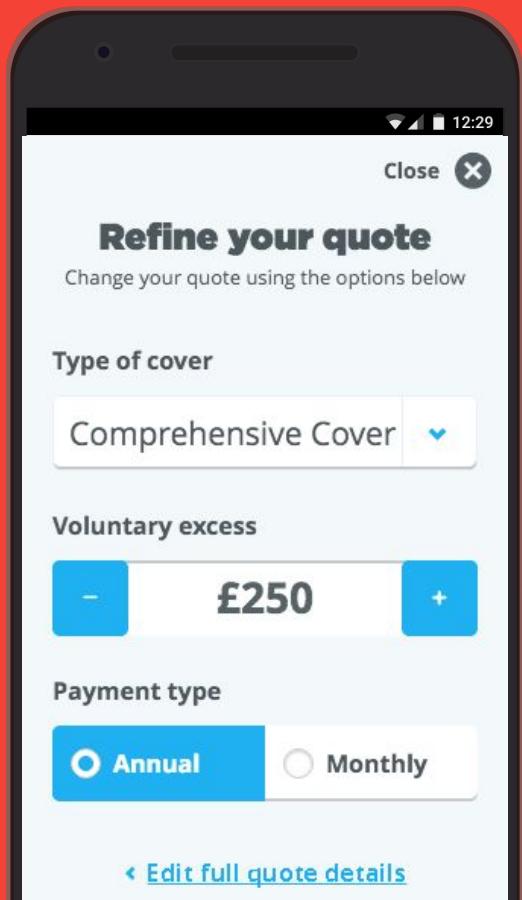
Sort: Annual Rewards

What are you looking for? Let us help you narrow your results.

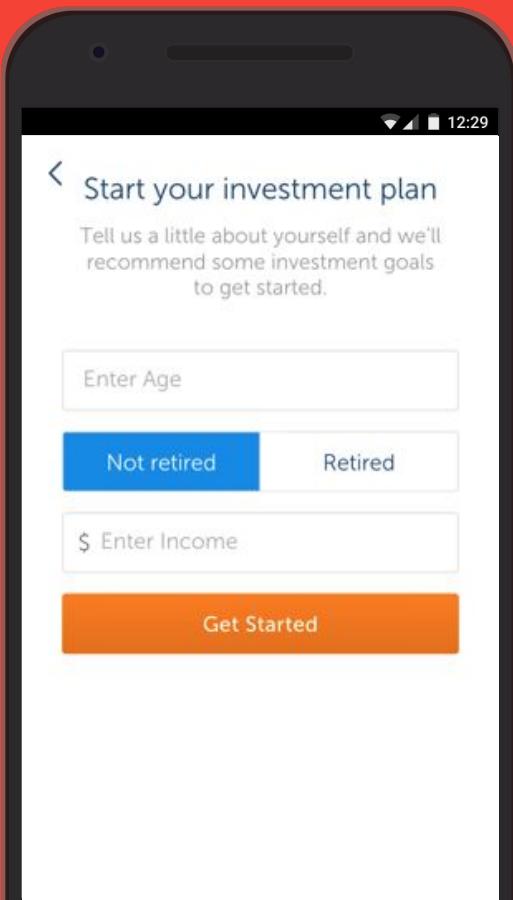
Filters

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

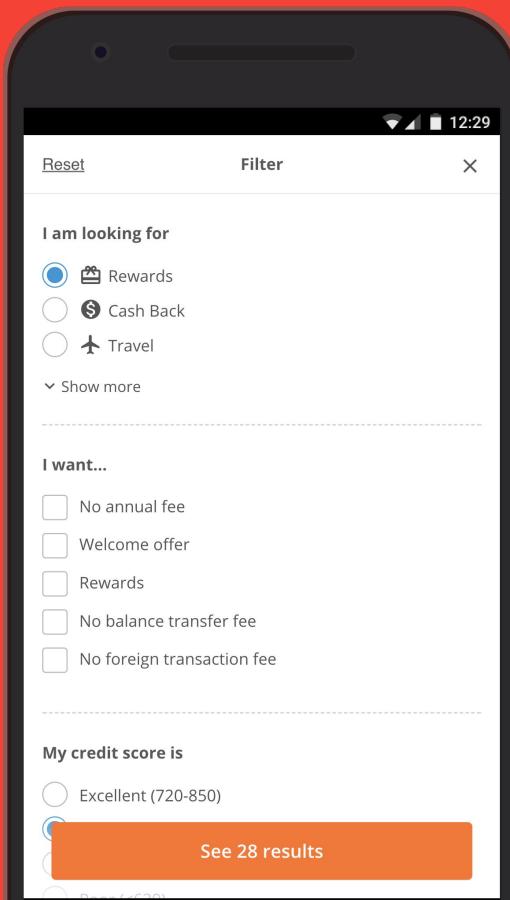
moneysupermarket.com



insurify.com



credible.com



ANCHOR PRODUCTS AND PRICING (MARK 'BEST VALUE', 'MOST POPULAR', ETC)

turbotax.com

The screenshot shows the Turbotax website on a smartphone. At the top, there's a navigation bar with icons for home, search, and account. Below it, a banner for "Absolutezero." features the "Free Edition" (Simple tax returns (1040EZ/1040A)) and the "Deluxe" (Maximize tax deductions and credits) product. Both products have a "File for \$0" button. A pink box highlights the "MOST POPULAR" badge next to the Deluxe product. At the bottom, there's a list of features: "Easy prep, print and e-file with 100% accurate calculations guaranteed" and "Get a big jumpstart on your taxes by snapping a photo of your W-2".

lifelock.com

The screenshot shows the Lifelock website on a smartphone. It displays three membership plans: "LIFELOCK ULTIMATE PLUS" (\$29.99/mo), "LIFELOCK ADVANTAGE" (\$19.99/mo), and "LIFELOCK STANDARD" (\$9.99/mo). Each plan has a "START MEMBERSHIP" button and a "Show Details" link. A pink box highlights the "\$29.99/mo" price of the Ultimate Plus plan, which is labeled "OUR BEST".

hrblock.com

The screenshot shows the H&R Block website on a smartphone. It lists several tax filing options: "Free Online Tax Filing" (\$0), "Deluxe Online Tax Filing" (\$34.99), "Premium Online Tax Filing" (Best for investors and rental property owners), and "Self-Employed Online Tax Filing" (Best for small business owners). Each option has a "File For Free" or "Start For Free" button. A pink box highlights the "Free Online Tax Filing" option.

ALWAYS PROVIDE CONSISTENT COMPARISON CATEGORIES

comparethemarket.com

A screenshot of a mobile application for comparing insurance products. It displays three different insurance providers in a grid format:

- AIG**: Monthly premium £3.64. Established 2008. Life claims paid 92.2%. Buttons: Apply online, Set-up speed.
- LV= LIVERPOOL VICTORIA**: Monthly premium £5.00. Established 1843. Life claims paid 98.0%. Buttons: Apply online, Set-up speed.
- AVIVA**: Monthly premium (partially visible). Established 1696. Life claims paid 99.0%. Buttons: Apply by phone, Set-up speed.

Each provider section includes a green "More details" button at the bottom.

turbotax.com

A screenshot of a mobile application for tax preparation services. It shows two main service offerings:

- Free Edition**: Simple tax returns (1040EZ/1040A). Price: \$0 Federal, \$0 State, \$0 To File. Rating: 5 stars (4.8/5 | 89600 reviews). Call-to-action: "File for \$0".
- Deluxe**: Maximize tax deductions and credits. Price: \$59.99 → \$39.99*. Rating: 5 stars (4.7/5 | 123943 reviews). Call-to-action: "Start for Free".

Below the Deluxe section, there is a bulleted list of features:

- 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

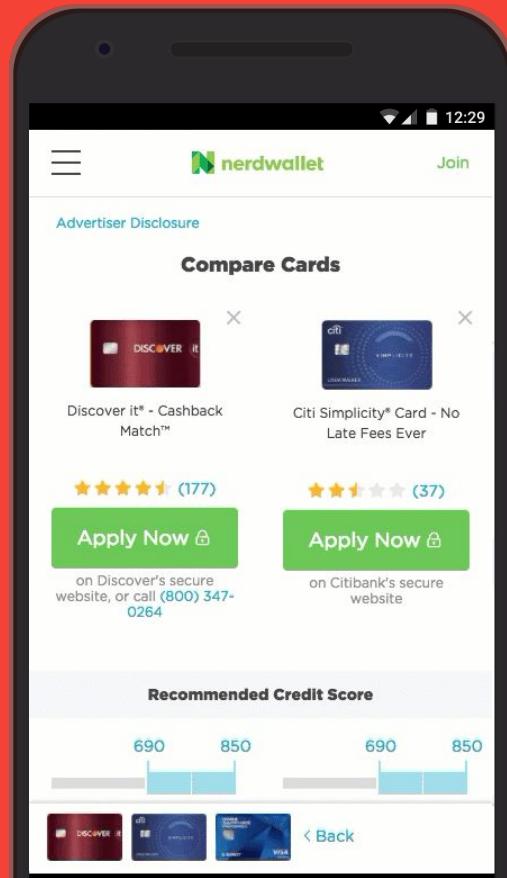
credible.com

A screenshot of a mobile application for comparing credit cards. It lists two cards with "Apply" buttons:

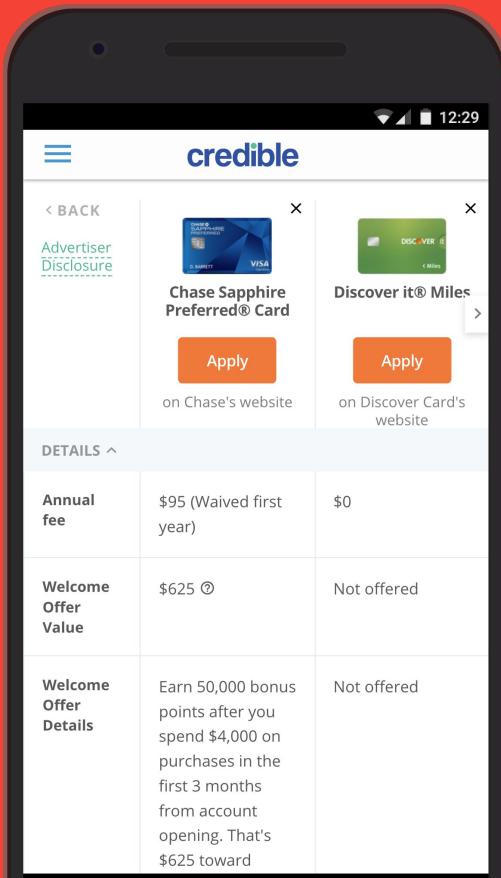
- Chase Sapphire Preferred® Card**: On Chase's website. Annual fee: \$95 (Waived first year). Welcome Offer Value: \$625. Details: Earn 50,000 bonus points after you spend \$4,000 on purchases in the first 3 months from account opening. That's \$625 toward
- Discover it® Miles**: On Discover Card's website. Annual fee: \$0. Welcome Offer Value: Not offered.

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

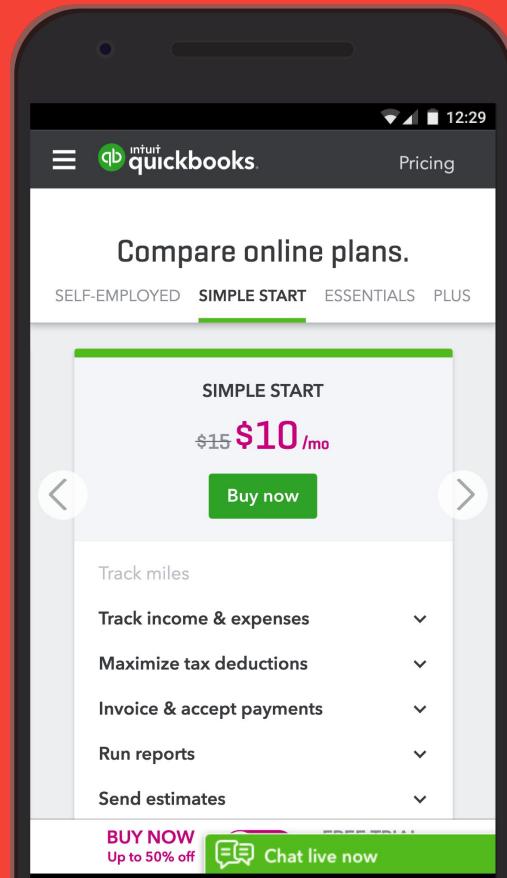
nerdwallet.com



credible.com



quickbooks.com



RESPONSIVE EXAMPLE: TURBOTAX (PRICING COMPARISON ON A SMALL SCREEN)

MOBILE

Show Recommendation

Free Edition
Investments and rental property
\$79.99 \$59.99* State additional
\$0 Federal. \$0 State. \$0 To File.
★★★★★ (4.8/5 | 89600 reviews)
File for \$0

Deluxe
Maximize tax deductions and credits
\$119.99 \$89.99* State additional
\$50.99 \$39.99* State additional
★★★★★ (4.7/5 | 123943 reviews)
Start for Free

Premier
Investments and rental property
\$179.99 \$149.99* State additional
\$179.99 \$149.99* State additional
★★★★★ (4.7/5 | 71 reviews)
Start for Free

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

Searches 350+ tax deductions and credits

Maximizes mortgage and property tax deductions

Turns charitable donations into big deductions with ItsDeductible™

Expand Features + Close

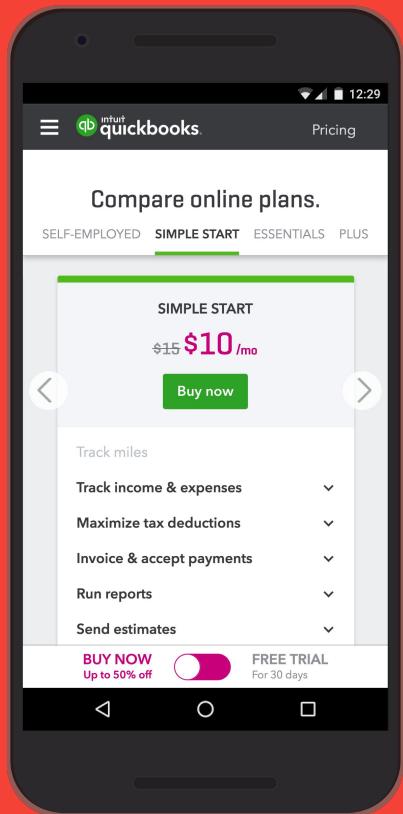
Premier
Investments and rental property

DESKTOP

Free Edition	AbsoluteZero.	Deluxe	Premier	Self-Employed	turbotaxlive.
Simple tax returns (1040EZ/1040A)	MOST POPULAR	Maximize tax deductions and credits	Investments and rental property	Personal & business income and expenses	CPA or EA advice on demand and a final review
\$0 \$0 \$0 Fed State To File	\$59.99 \$39.99* State additional	\$79.99 \$59.99* State additional	\$119.99 \$89.99* State additional	\$179.99 \$149.99* State additional	\$179.99 \$149.99* State additional
File for \$0	Start for Free Pay only when you file	Start for Free Pay only when you file	Start for Free Pay only when you file	Start for Free Pay only when you file	Start for Free Pay only when you file
★★★★★ (4.8/5 89600 reviews)	★★★★★ (4.7/5 123943 reviews)	★★★★★ (4.6/5 24882 reviews)	★★★★★ (4.6/5 23259 reviews)	★★★★★ (4.7/5 71 reviews)	★★★★★ (4.7/5 1 reviews)
More Details ▾	More Details ▾	More Details ▾	More Details ▾	More Details ▾	NEW CPA or EA advice and review
<ul style="list-style-type: none">Easy prep, print and e-file with 100% accurate calculations guaranteedGet a big jumpstart on your taxes by snapping a photo of your W-2Searches 350+ tax deductions and creditsMaximizes mortgage and property tax deductionsTurns charitable donations into big deductions with ItsDeductible™ <p>See why it's free</p>	Everything in Free Edition, plus <ul style="list-style-type: none">Covers stocks, bonds, ESPPs, and other investment incomeAutomatically imports investment income	Everything in Deluxe, plus <ul style="list-style-type: none">Guidance for independent contractors, freelancers and business ownersUncovers industry-specific deductions personalized to	Everything in Premier, plus <ul style="list-style-type: none">Do your taxes and get a one-on-one review of your tax return with a CPA or EA	We'll make any necessary	

EXAMPLE: QUICKBOOKS (PRICING COMPARISON ON A SMALL SCREEN)

MOBILE



DESKTOP

A desktop screenshot of the QuickBooks website's pricing section. The top navigation bar includes the QuickBooks logo, "Plans & Pricing" (which is selected), "How it Works", "Support", and links for "For Sales: 1.877.683.3280" and "Sign in". The main heading is "Choose your QuickBooks Online plan." followed by the sub-instruction "Buy now to save or start your free trial." Below this, there is a promotional banner for a "FREE TRIAL For 30 days" with "UP TO 50% OFF FOR 6 MONTHS". The page is divided into two main sections: "Independent Contractors" and "Small Businesses". Each section contains four plans: "SELF-EMPLOYED", "SIMPLE START", "ESSENTIALS", and "PLUS". The "PLUS" plan is labeled as "MOST POPULAR". Each plan row includes a "Buy now" button. To the right of each plan, there is a table comparing the included features: "Track miles", "Track income & expenses", "Maximize tax deductions", "Invoice & accept payments", "Run reports", "Send estimates", "Track sales & sales tax", and "Manage bills". Green checkmarks indicate which features are included in each plan.

	SELF-EMPLOYED	SIMPLE START	ESSENTIALS	PLUS
Track miles	✓	✗	✗	✗
Track income & expenses	✓	✓	✓	✓
Maximize tax deductions	✓	✓	✓	✓
Invoice & accept payments	✓	✓	✓	✓
Run reports	✓	✓	✓	✓
Send estimates	✓	✓	✓	✓
Track sales & sales tax	✓	✓	✓	✓
Manage bills		✓	✓	✓

EXAMPLE: NERDWALLET (PRODUCT COMPARE ON A SMALL SCREEN)

The image displays five sequential screenshots of the NerdWallet mobile application, illustrating the process of comparing credit cards on a small screen.

Screenshot 1: Best Credit Cards: Offers for December 2017

Shows the "Chase Sapphire Preferred® Card" as the best offer for airline miles and a large bonus. It includes a card image, the name, a star rating of 4.5 stars (121 reviews), and a green "Apply Now" button. Below the card, a bullet point states: "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".

Screenshot 2: Best for: 5% Bonus Categories and First Year Cashback Match

Shows the "Discover it® - Cashback Match™" card as the best offer for 5% bonus categories and a cashback match. It includes a card image, the name, a star rating of 4.5 stars (177 reviews), and a green "Apply Now" button. Below the card, a bullet point states: "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".

Screenshot 3: Compare Cards

Shows the "Compare Cards" screen with two cards listed: "Discover it® - Cashback Match™" and "Citi Simplicity® Card - No Late Fees Ever". Each card has its own "Apply Now" button and a note indicating where to apply. Below the cards, a section titled "Recommended Credit Score" shows two ranges: 690-850 (Good - Excellent) and 690-850 (Good - Excellent).

Screenshot 4: Intro APR

Shows the "Intro APR" section for both cards. For the Discover card, it says "0% on Purchases and Balance Transfers for 14 months". For the Citi card, it says "0% on Purchases and Balance Transfers for 21 months". Both sections include a "View Rates and Fees" link.

Screenshot 5: Ongoing APR

Shows the "Ongoing APR" section for both cards. For the Discover card, it lists "APR: 11.99% - 23.99%" and "Variable APR". For the Citi card, it lists "APR: 14.99% - 24.99%" and "Variable APR". Both sections include a "View Rates and Fees" link.

EXAMPLE: CREDIBLE (PRODUCT COMPARE ON A SMALL SCREEN)

The screenshots illustrate the Credible mobile application's interface for comparing credit cards across four different devices. Each screen shows a different stage of the comparison process:

- Screenshot 1: Home Screen**

Rewards Credit Cards

Rewards credit cards can help you maximize the value of your everyday purchases, earning you miles, points, cash back and more, on every purchase you make. Don't automatically rule out cards with an annual fee, as the best rewards programs will often balance out the cost. Some cards are from partners of Credible.

Advertiser Disclosure

Sort: Annual Rewards

What are you looking for? Let us help you narrow your results.

Filters
- Screenshot 2: Product Detail Screen**

Chase Sapphire Preferred® Card

Compare ★★★★ Review

 - 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 when you redeem through Chase Ultimate Rewards®
 - 2X points on travel and dining at restaurants worldwide & 1 point per dollar spent on all other purchases.

\$95 \$625 ⓘ 1 Point Per Dollar

Annual Fee (Waived first year) Welcome Offer Value Rewards Rate

Annual Rewards (Credible Estimate) \$616 >

Filters
- Screenshot 3: Comparison Screen**

Apply Now

on Discover Card's website

Southwest Rapid Rewards® Plus Credit Card

Compare ★★★★ Review

 - Earn 40,000 points after you spend \$1,000 on purchases in the first 3 months your account is open
 - 3,000 bonus points after your Cardmember anniversary

\$69 \$600 ⓘ 1 Point Per Dollar

Annual Fee Welcome Offer Value Rewards Rate

Annual Rewards (Credible Estimate) \$591 >

Filters
- Screenshot 4: Side-by-Side Comparison Screen**

Advertiser Disclosure

Chase Sapphire Preferred® Card

Discover it® Miles

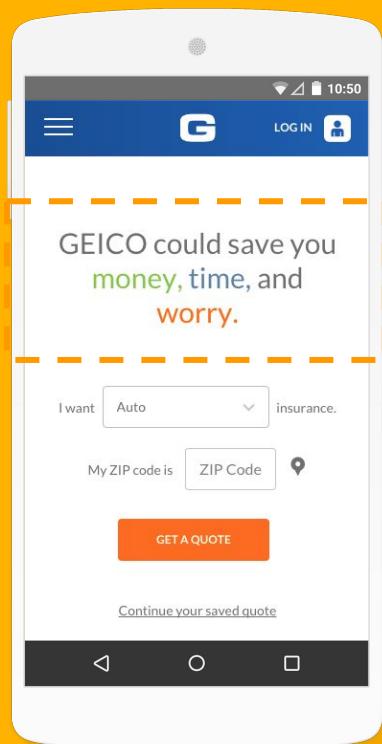
Apply Apply

on Chase's website on Discover Card's website

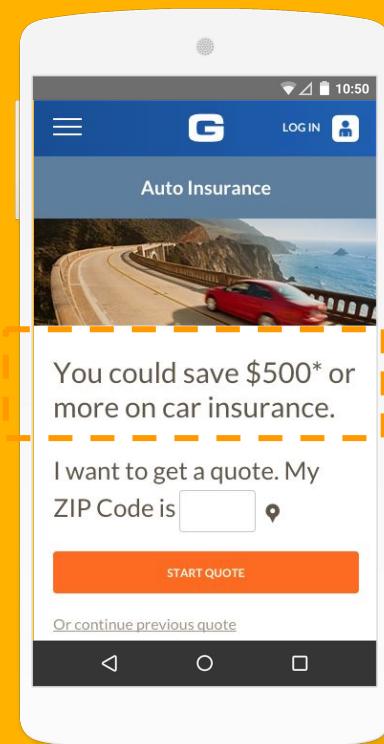
DETAILS ^		
Annual fee	\$95 (Waived first year)	\$0
Welcome Offer Value	\$625 ⓘ	Not offered
Welcome Offer Details	Earn 50,000 bonus points after you spend \$4,000 on purchases in the first 3 months from account opening. That's \$625 toward travel when you redeem through Chase Ultimate Rewards®	

DISPLAY A VALUE PROP AT EVERY STAGE OF THE FUNNEL

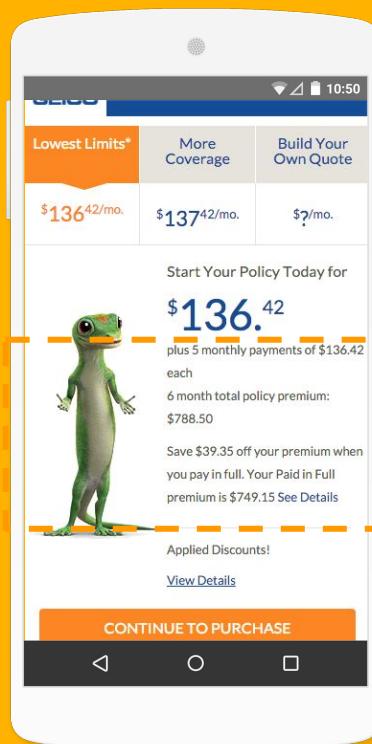
Homepage



Product detail

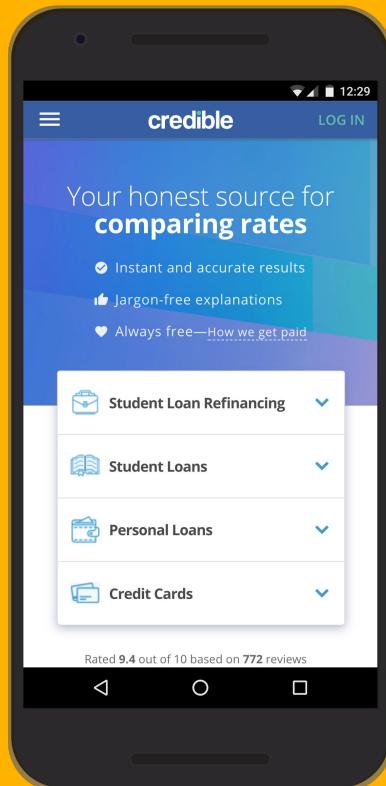


Conversion Funnel

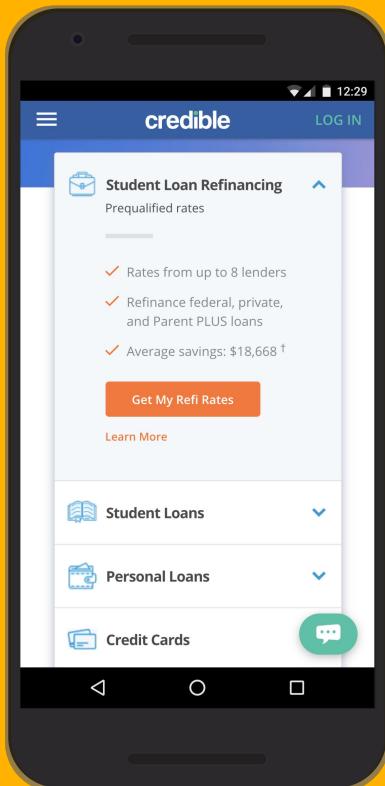


DISPLAY A VALUE PROP AT EVERY STAGE OF THE FUNNEL

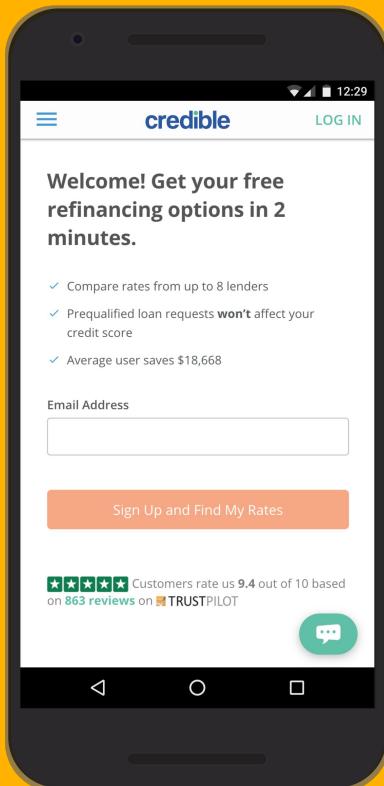
Homepage



Product detail

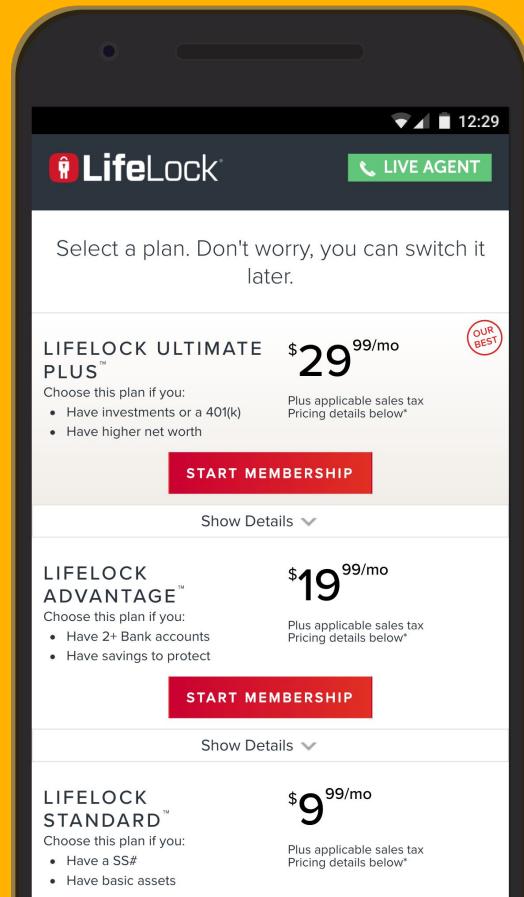


Conversion Funnel

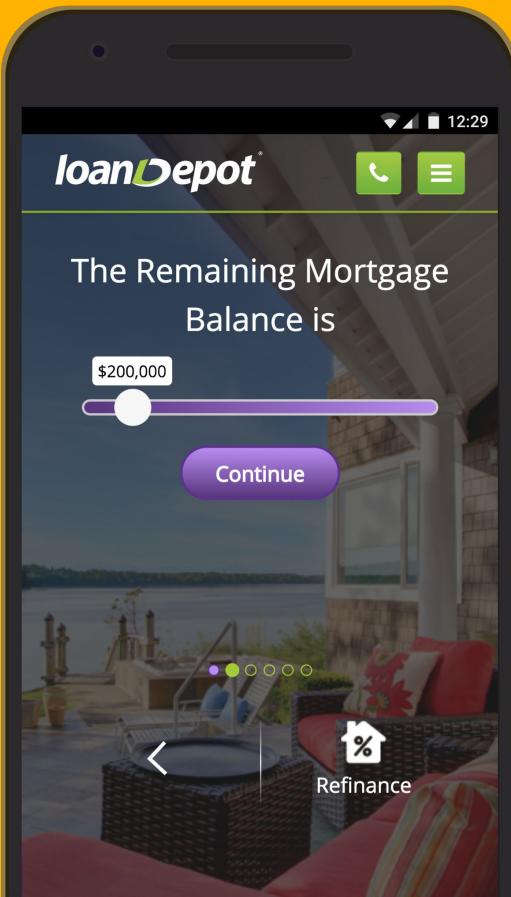


IF CALLS ARE IMPORTANT, PROMPT CALLING AT EVERY STAGE OF THE FUNNEL

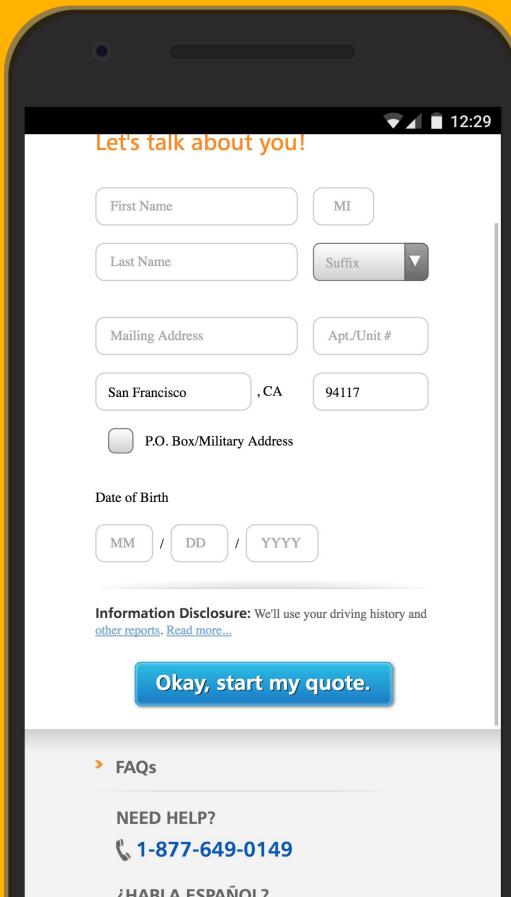
lifelock.com



loandepot.com

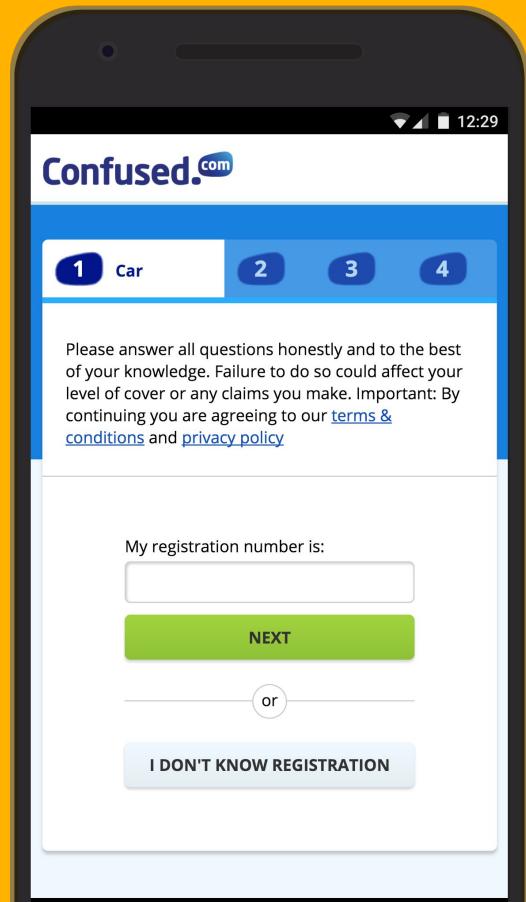


progressive.com

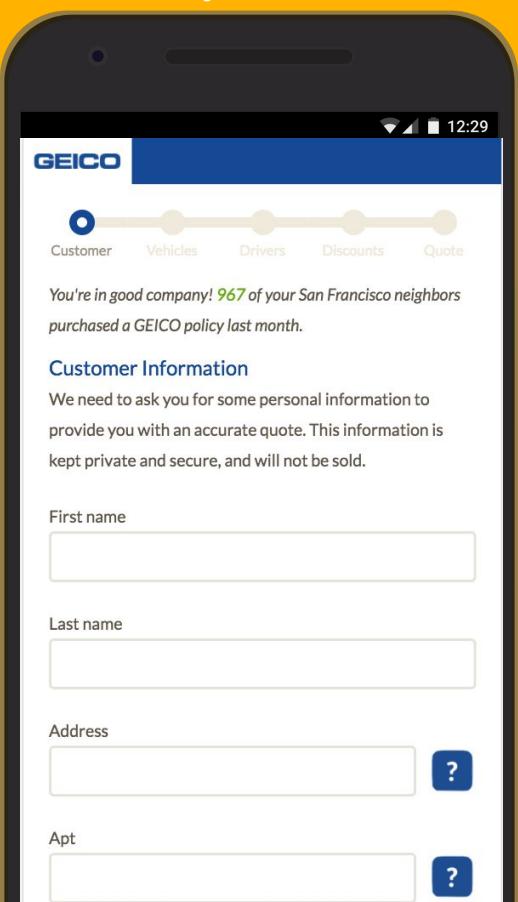


SHOW PROGRESS/PAGINATION TO GUIDE THE USER

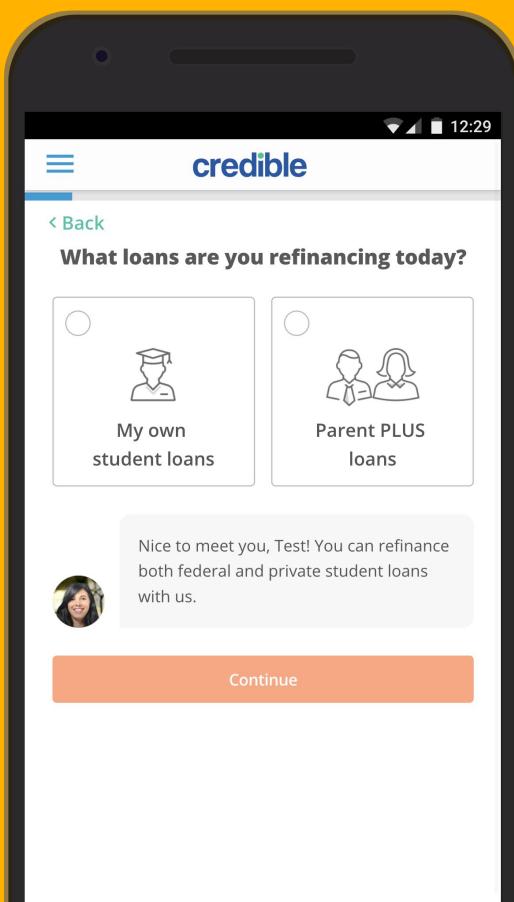
confused.com



geico.com

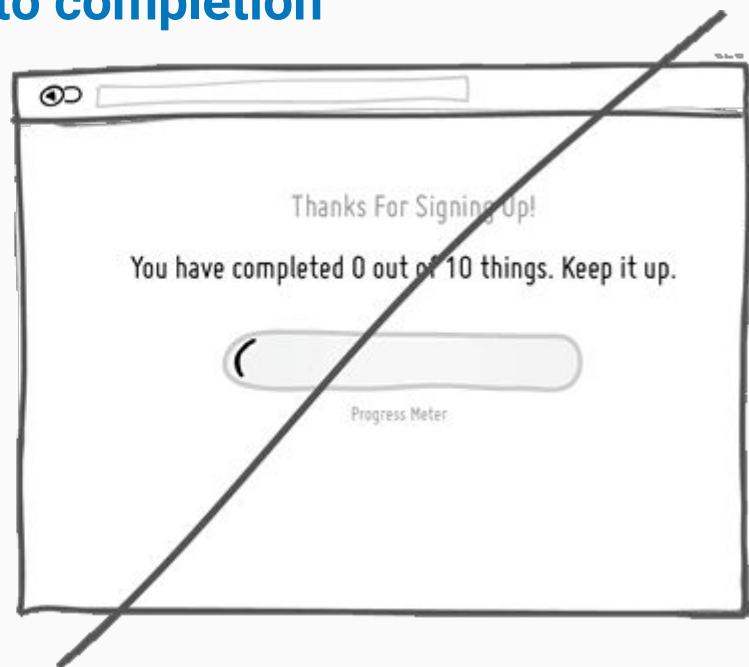


credible.com



RESEARCH: Use upfront progress instead of starting at zero

**There is more motivation for getting things done
the closer we are to completion**



LIMIT EXIT POINTS DURING CONVERSION

confused.com

Confused.com

1 Car 2 3 4

Please answer all questions honestly and to the best of your knowledge. Failure to do so could affect your level of cover or any claims you make. Important: By continuing you are agreeing to our [terms & conditions](#) and [privacy policy](#).

My registration number is:

NEXT

or

I DON'T KNOW REGISTRATION

This mobile screenshot shows a 4-step car insurance application process. Step 1 is selected, showing a registration number input field and a green 'NEXT' button. Step 2 is visible above the fold.

zuto.com

Zuto

Last Name

Email address

not an email

* You must enter a valid email address

Telephone Number

010

* Please enter a valid telephone number

Date of Birth

Day Month Year

If you're aged 18 or over you can apply.

This mobile screenshot shows a form with validation errors. The 'Email address' and 'Telephone Number' fields are highlighted in red with error messages. The 'Date of Birth' section is partially visible at the bottom.

progressive.com

PROGRESSIVE

HOME QUOTE EXPLORER

Protect the space you love

We'll review your quote with our network of home insurers & help you buy

Home Address

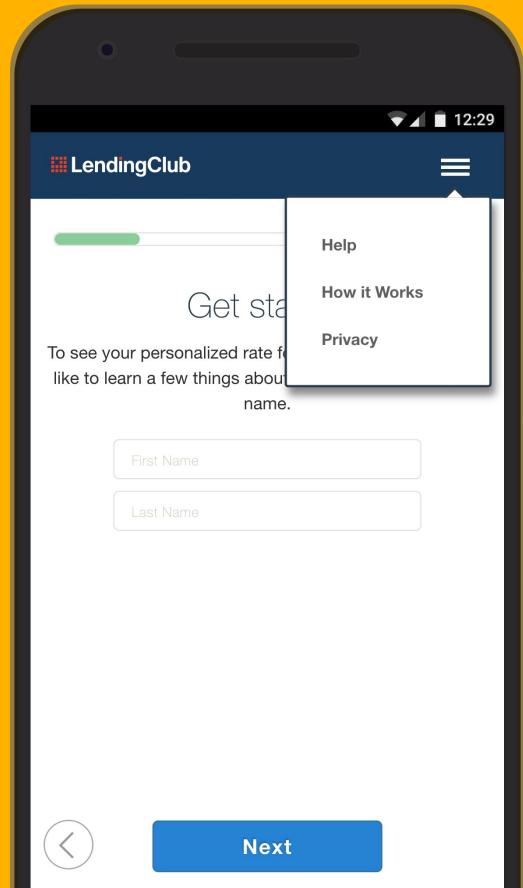
Include unit/apt #

A smiling woman with her hands behind her head, looking up.

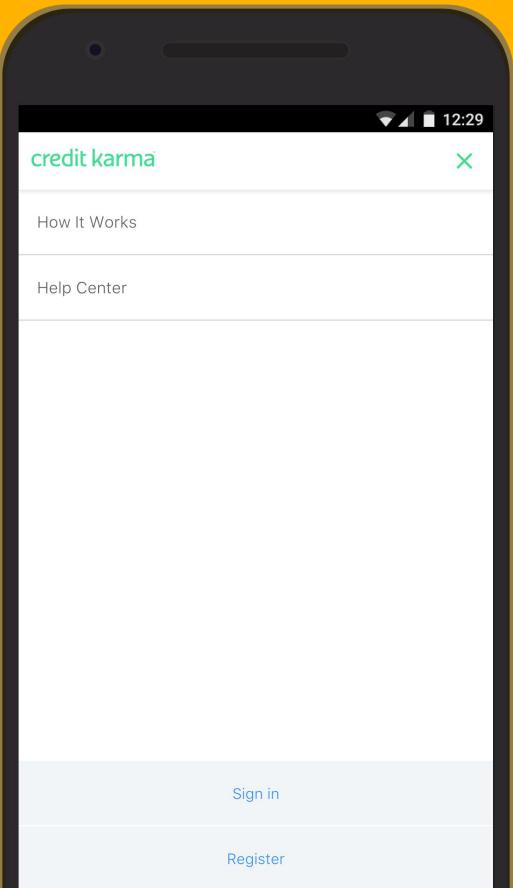
This mobile screenshot shows a quote explorer search interface. It includes a search bar for 'Home Address', a checkbox for 'Include unit/apt #', and a large image of a smiling woman at the bottom.

OR CONSIDER LIMITING MENU ITEMS TO CUSTOMER SERVICE OR 'HOW IT WORKS'

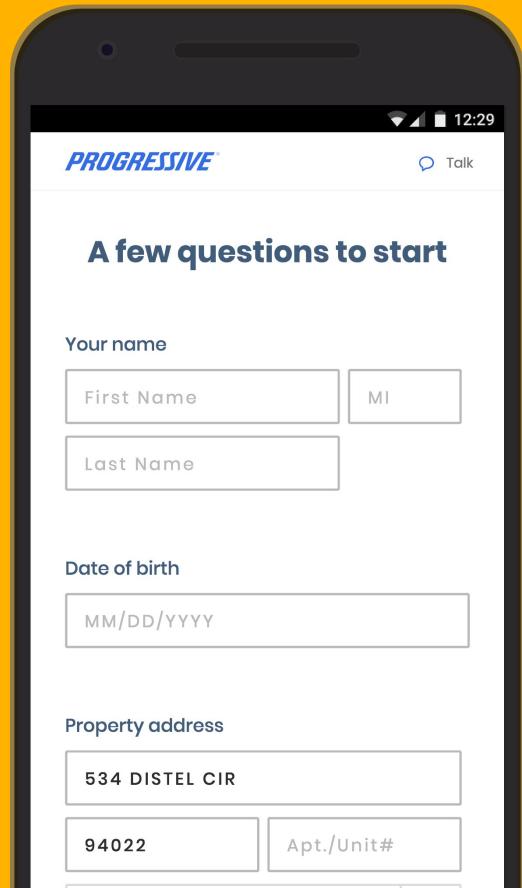
lendingclub.com



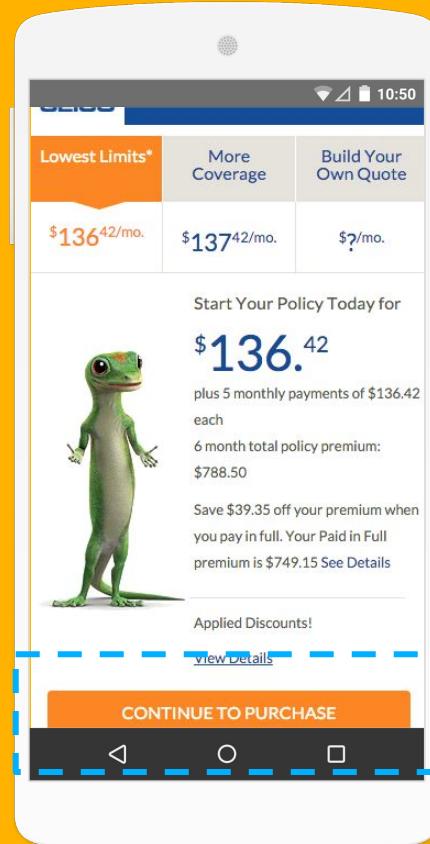
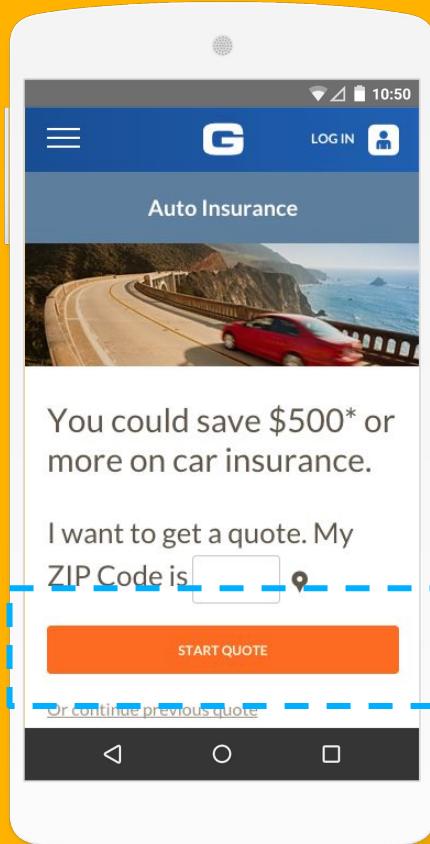
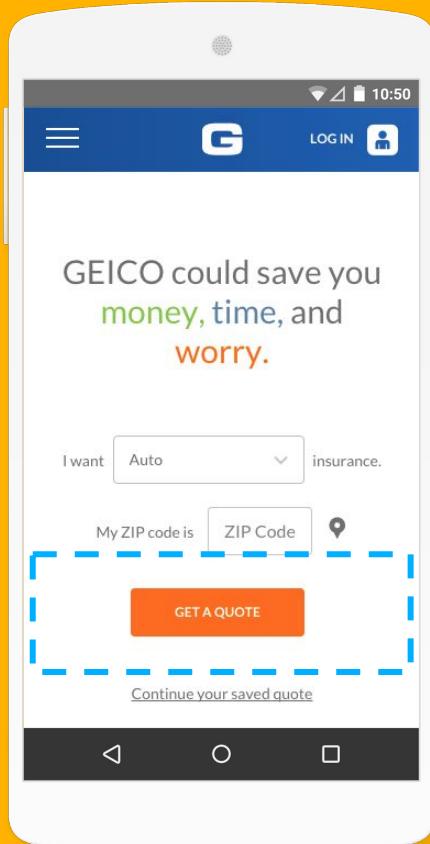
creditkarma.com



progressive.com

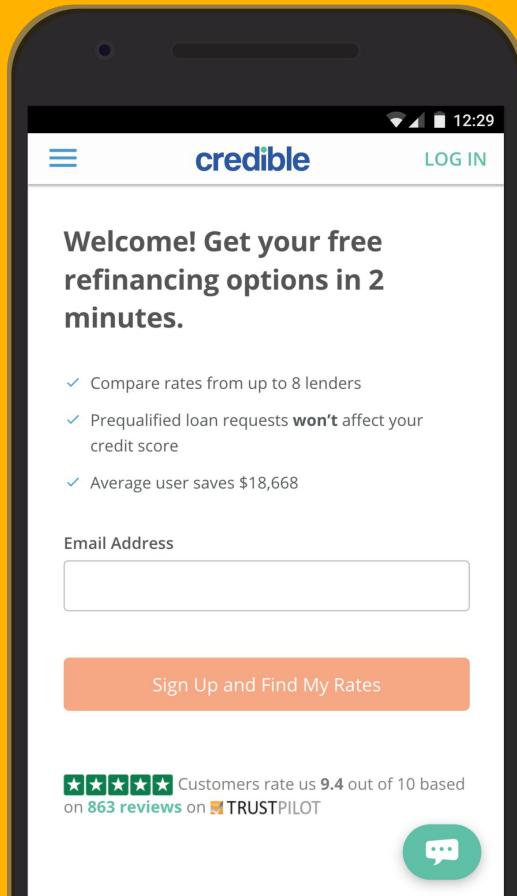


USE DESCRIPTIVE CTAS

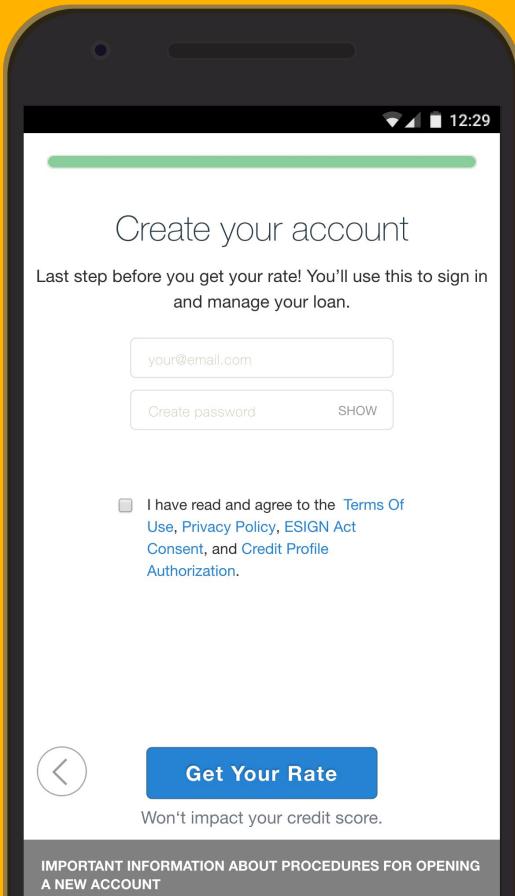


USE DESCRIPTIVE CTAS (DON'T USE NEXT, CONTINUE, ETC)

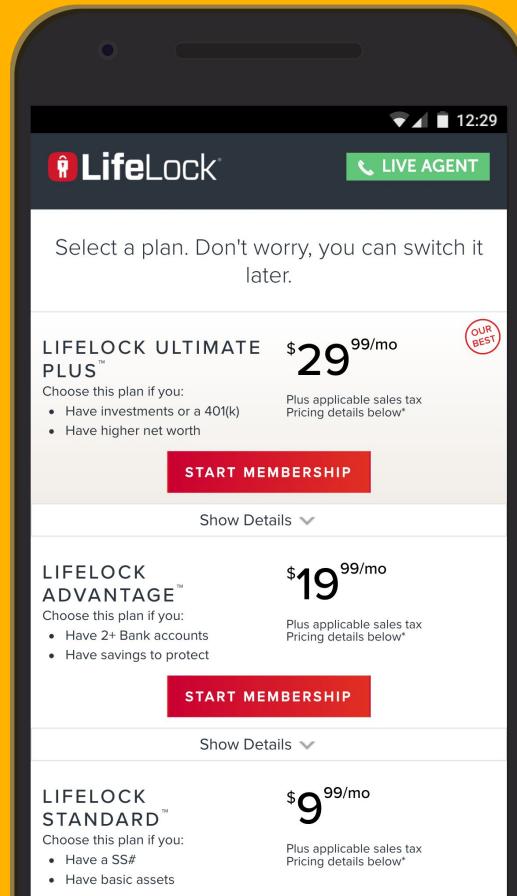
nerdwallet.com



lendingclub.com

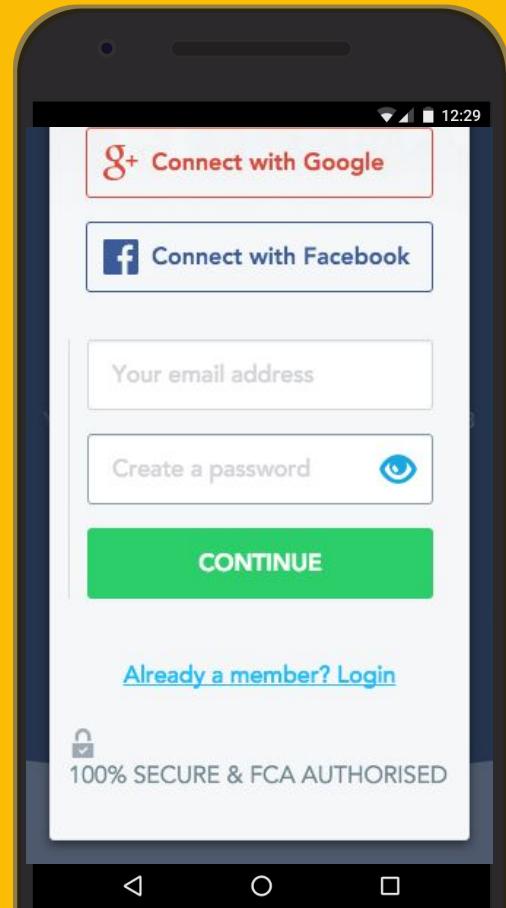


lifelock.com

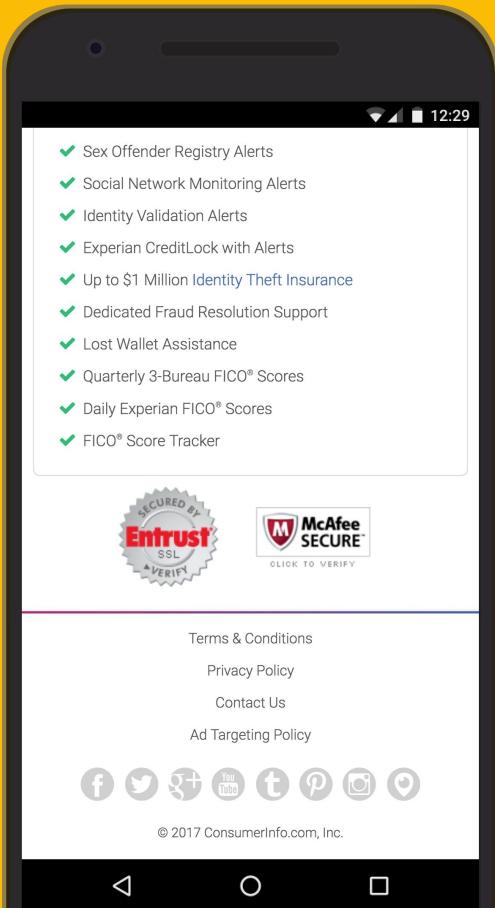


SHOW THE SECURITY OF YOUR SITE

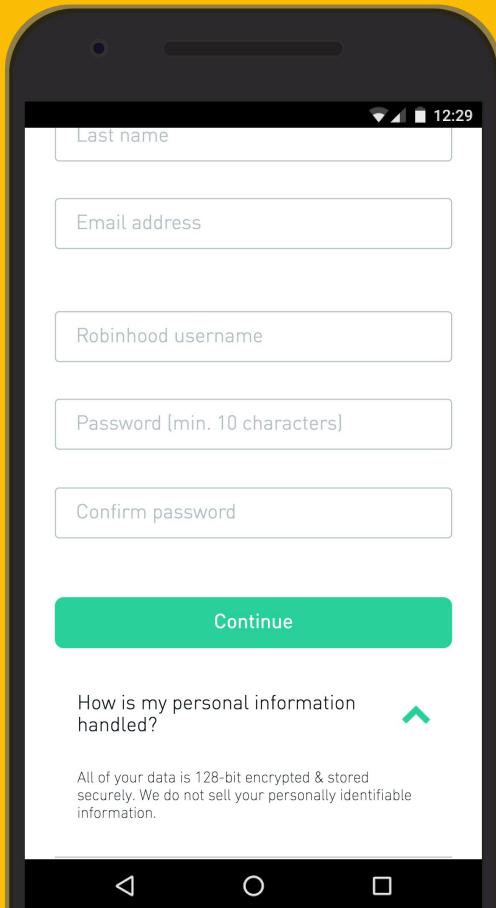
transferwise.com



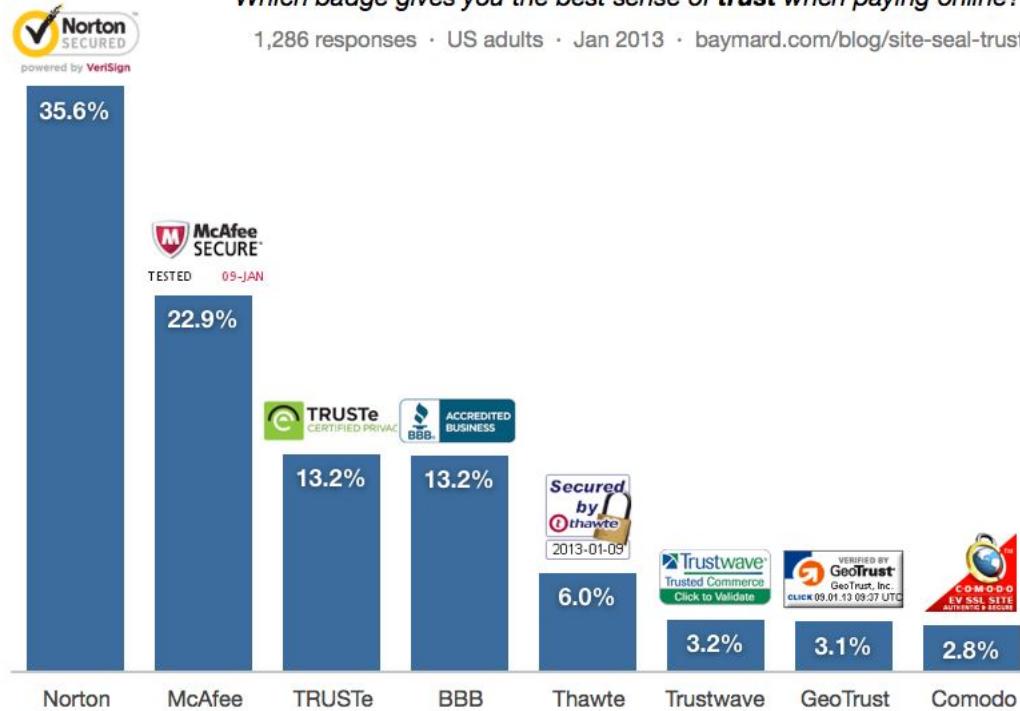
experian.com



robinhood.com

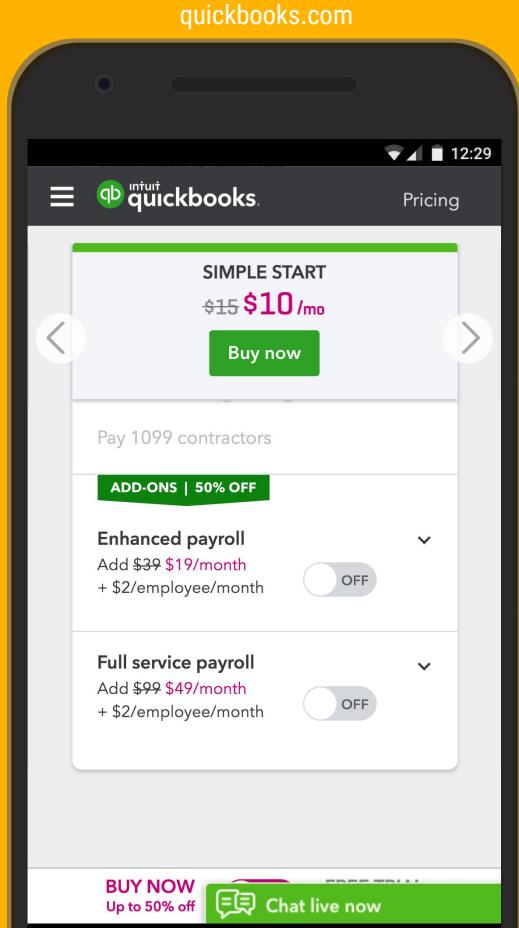


Which Site Seal do People Trust the Most?



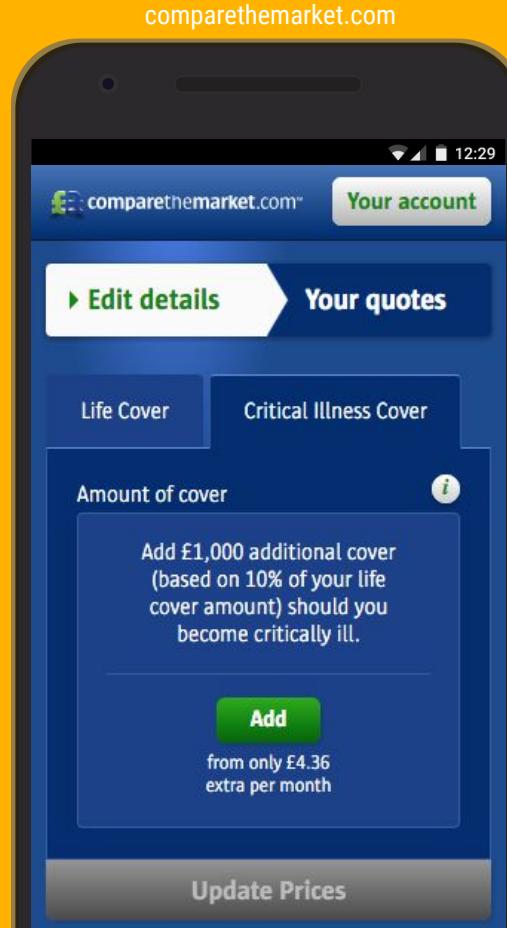
TEST UPSELLING DURING CONVERSION FLOW

quickbooks.com



The screenshot shows the QuickBooks mobile app interface. At the top, it says "Pricing". Below that is a "SIMPLE START" offer for \$10/mo. A green "Buy now" button is prominent. Underneath, there's a section for "Pay 1099 contractors". A "ADD-ONS | 50% OFF" section lists "Enhanced payroll" and "Full service payroll", both with toggle switches set to "OFF". At the bottom, there's a "BUY NOW" button with a "Up to 50% off" offer and a "Chat live now" button.

comparthemarket.com



The screenshot shows the CompareTheMarket mobile app interface. It displays a quote editing screen with tabs for "Edit details" and "Your quotes". The "Edit details" tab is active. It shows two cover options: "Life Cover" and "Critical Illness Cover". An "Amount of cover" section contains text about adding £1,000 additional cover based on 10% of life cover amount. A green "Add" button is visible, along with text indicating the cost from only £4.36 extra per month. At the bottom, there's a "Update Prices" button.

RESEARCH: Upsell tactics

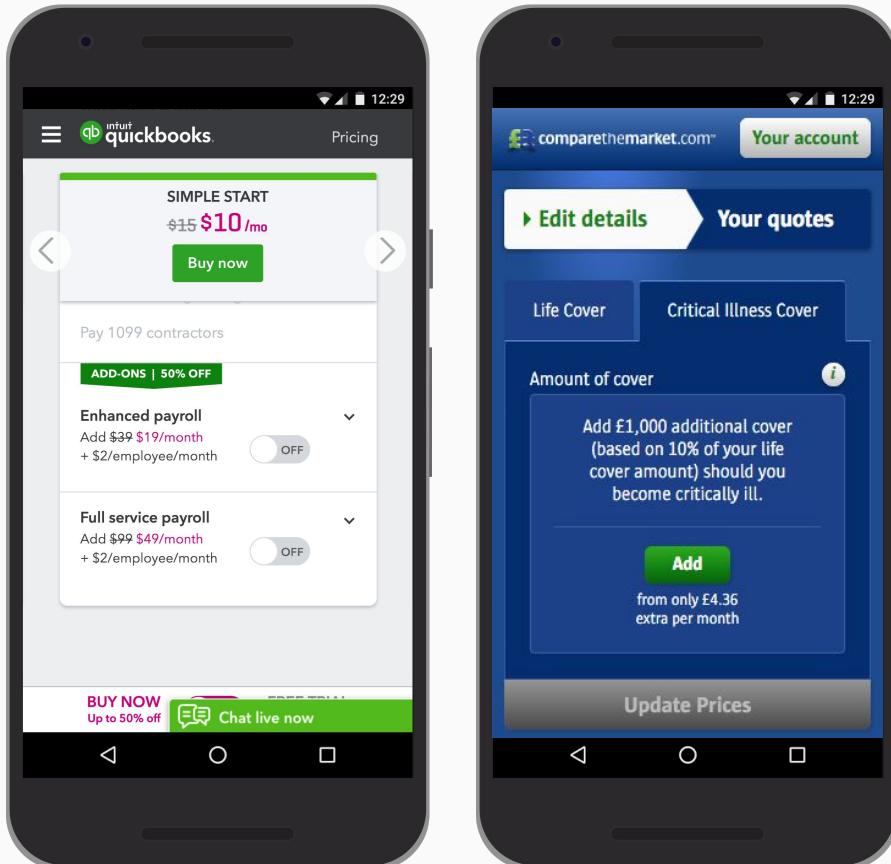
For upselling you can use different approaches:

1) Personalized recommendations

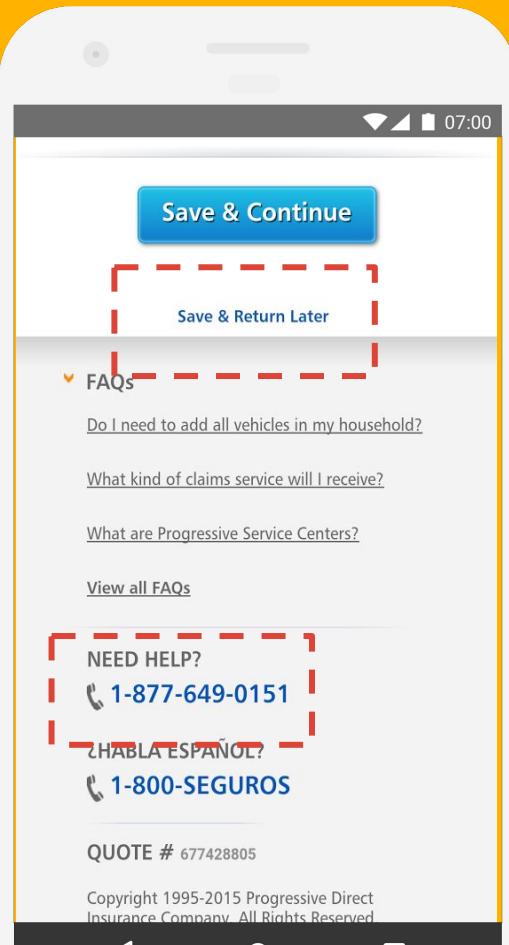
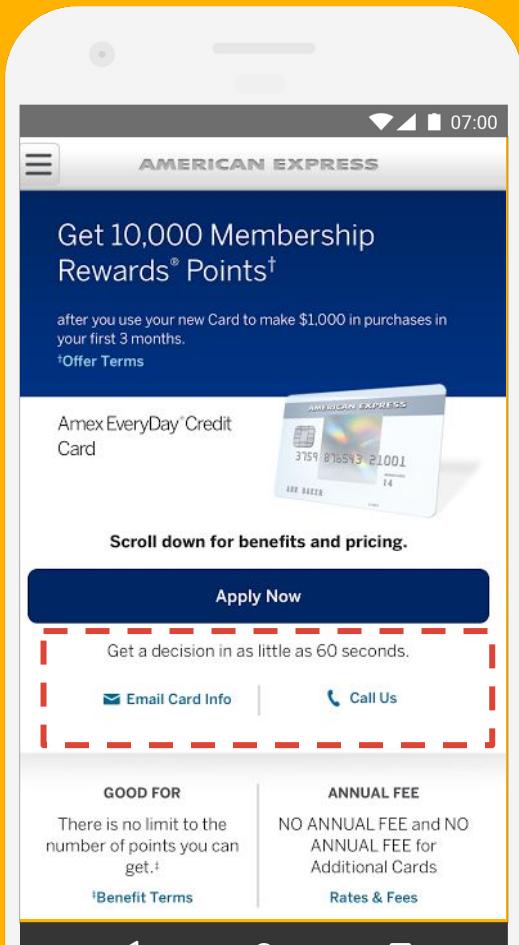
- "You might also like/Other customers also bought"
- "Because You Bought"

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 ✓

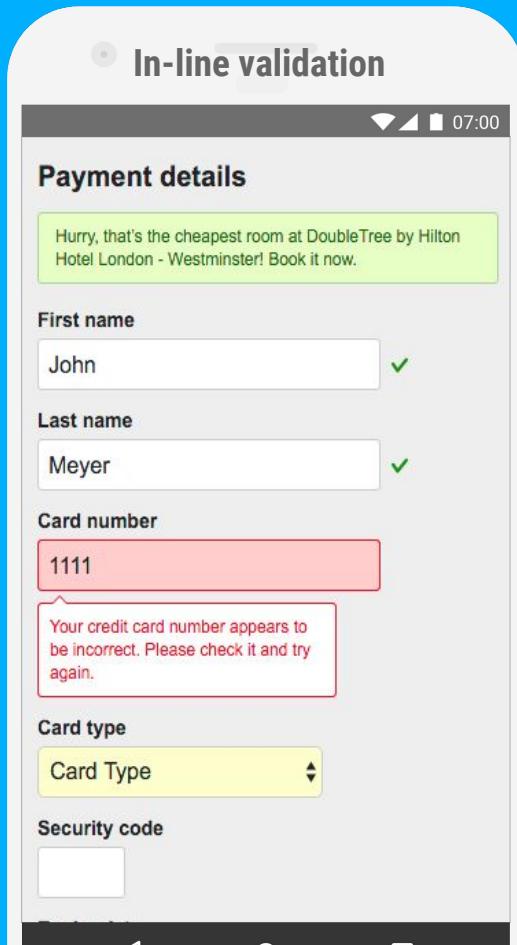
Last name
Meyer ✓

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

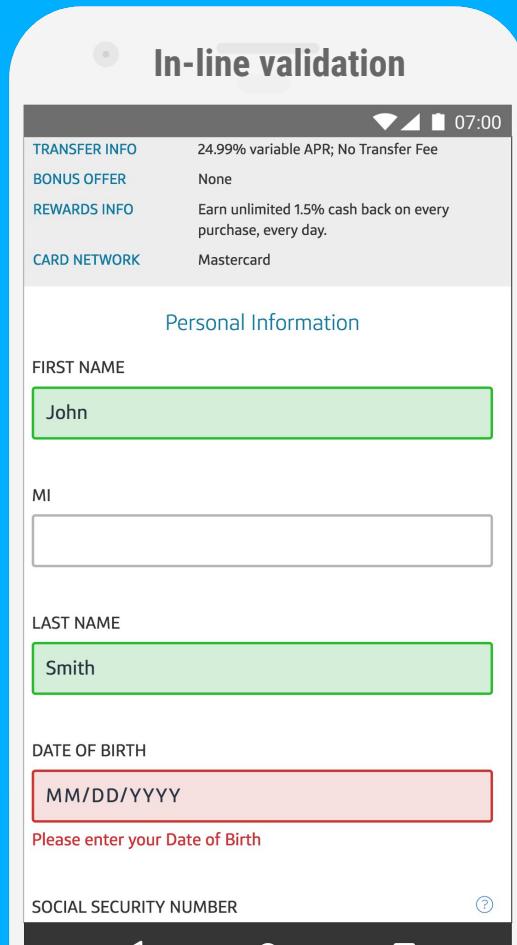
MI

LAST NAME Smith

DATE OF BIRTH MM/DD/YYYY

Please enter your Date of Birth

SOCIAL SECURITY NUMBER



Autofill

First name

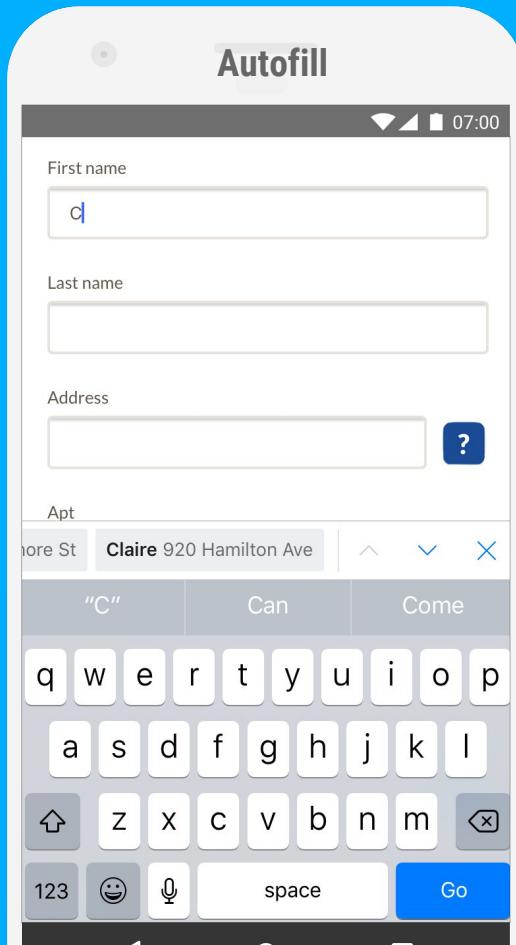
Last name

Address

Apt

more St Claire 920 Hamilton Ave

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

< Back

Full name

Address line 1

Address line 2

City

State/Province/Region

ZIP

Phone number

United States

Use this address

Not Claire ...?
Sign Out

Use Google Places Autocomplete API ([link](#))

PROGRESSIVE

HOMEQUOTE EXPLORER

Protect the space you love

We'll review your quote with our network of home insurers & help you buy

534 D

534 Distel Circle Los Altos, CA, United States
534 Del Medio Avenue Mountain View, CA, United States
534 Dale Avenue Mountain View, CA, United States
534 Decoto Road Union City, CA, United States
534 De Guigne Drive Sunnyvale, CA, United States

powered by Google

Remove all optional fields

PROGRESSIVE

Talk

A few questions to start

Your name

First Name

MI

Last Name

Date of birth

MM/DD/YYYY

Property address

534 Valencia St

94110

Apt./Unit#

TO BUILD USER TRUST, CLARIFY WHY SPECIFIC INFORMATION IS NEEDED

About you

What's your first name? i

Max

And your last name? x

Why do we ask?

Insurers need your full name for your insurance certificate.

What's your email address? i

lendingtree 800-279-0716 Disclosure

Refinance your mortgage

IDENTITY CREDIT PROPERTY MORTGAGE

What's your email address? How does providing this help me? >

Email Address

You'll set your communication preferences after selecting an offer, that means lenders only get your email address if you say so.

Skip

Next >

LendingTree will use your email address to contact you about offers. You can unsubscribe at any time.

SoFi i CONTACT US Log In

See what SoFi can offer you in 2 minutes

First Name

Last Name

State of Residence i

You can use your email to log in when you come back to SoFi. We will not spam you, or sell or rent your email address.

E i

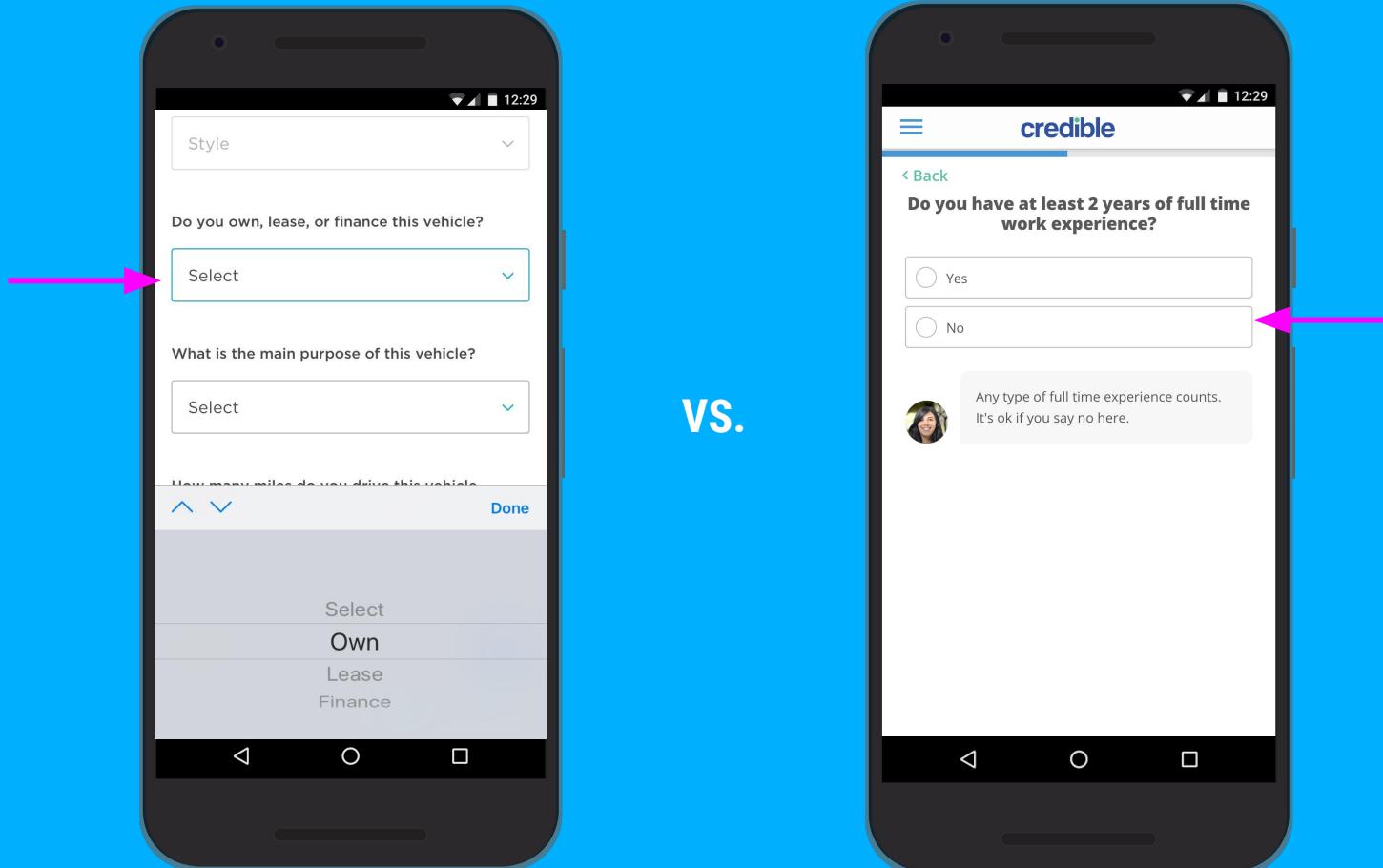
Password i

Confirm Password i

Live Chat

Confirm Password i

DON'T USE DROP DOWNS IF LESS THAN 3 OPTIONS

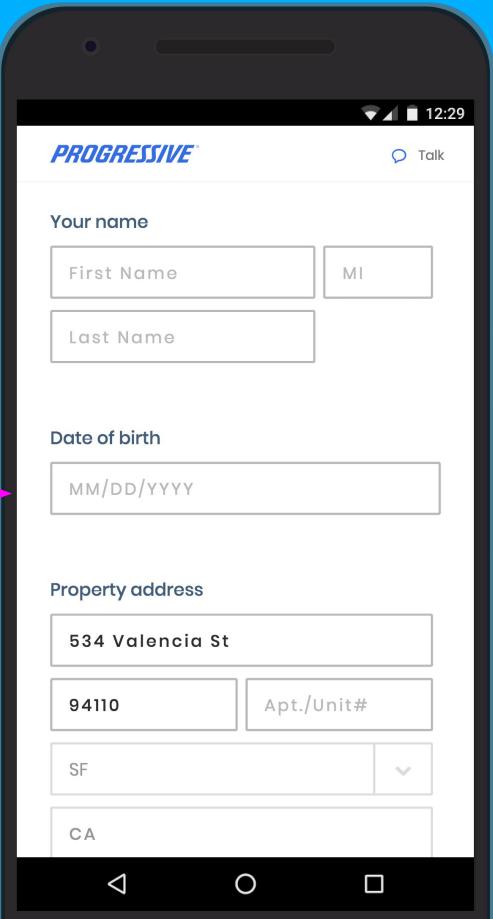


RESEARCH: Use dropdowns as the UI of last resort

Try Exposing Options instead of hiding them.

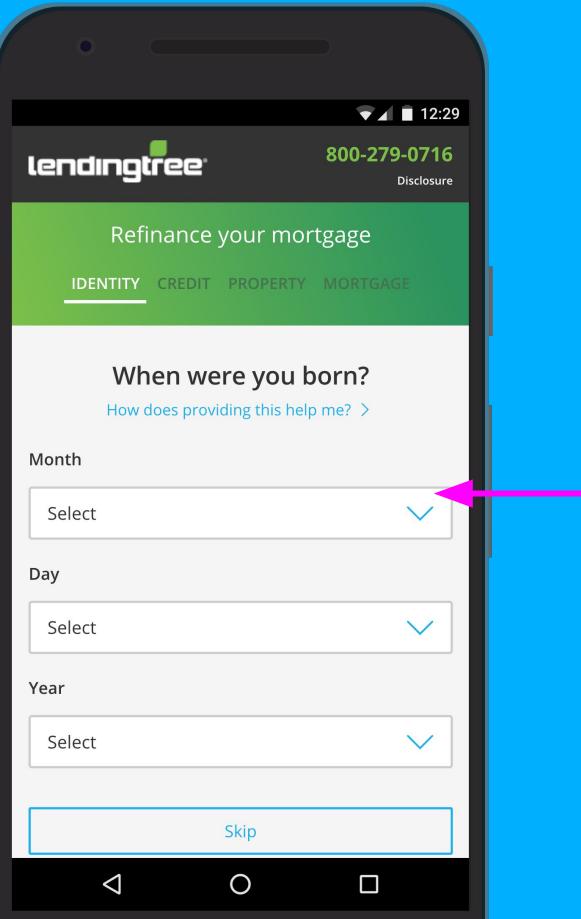


DON'T USE DROPDOWNS FOR BIRTHDAY



A screenshot of a Progressive mobile application. At the top, the Progressive logo and a "Talk" button are visible. Below, there are fields for "Your name" (First Name and MI inputs), "Last Name", and "Date of birth" (a single "MM/DD/YYYY" input field). A pink arrow points to the "Date of birth" input field.

VS.



A screenshot of a LendingTree mobile application. At the top, the LendingTree logo, phone number (800-279-0716), and "Disclosure" link are shown. Below, a green bar says "Refinance your mortgage" and includes tabs for "IDENTITY", "CREDIT", "PROPERTY", and "MORTGAGE". The main section asks "When were you born?" with a "How does providing this help me? >" link. It then has three dropdowns labeled "Month", "Day", and "Year", each with a "Select" placeholder and a downward arrow icon. A pink arrow points to the "Month" dropdown.

USE NUMERIC INPUTS FOR BIRTHDAY

PROGRESSIVE

Your name

First Name MI

Last Name

Date of birth

MM/DD/YYYY

Property address

534 Valencia St

94110 Apt./Unit#

SF

CA

Ladder

LOG IN

Personal Activities Health Review & Sign

When is your birthday?

mm-dd-yyyy

NEXT

BACK

LEARN

PROGRESSIVE DIRECT

START VEHICLES DRIVERS DETAILS RATES

Let's talk about you!

First Name MI

Last Name Suffix

Mailing Address Apt./Unit #

City , MO

P.O. Box/Military Address

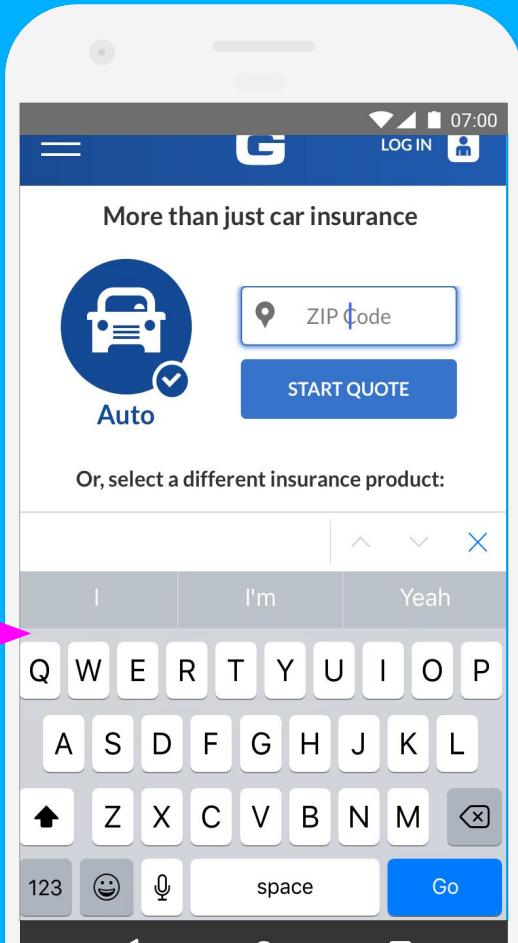
Date of Birth

MM / DD / YYYY

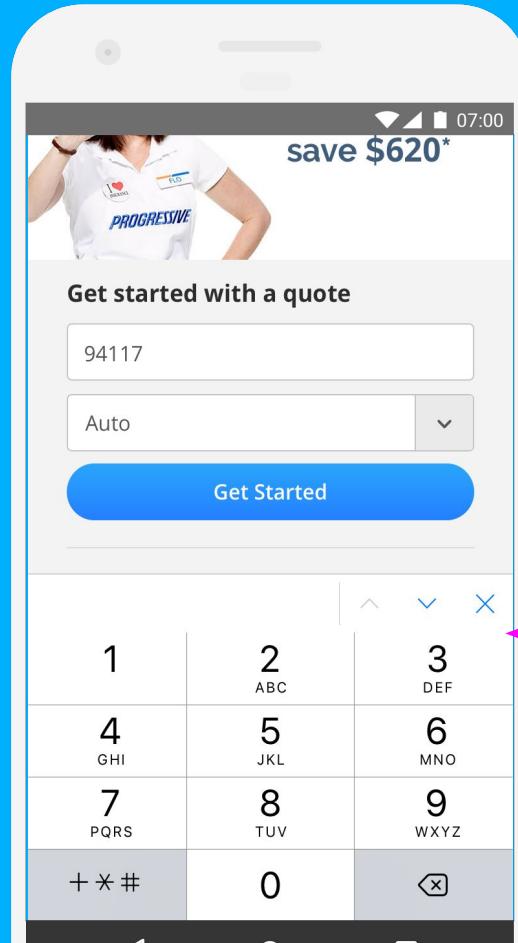
Information Disclosure: We'll use your driving, credit and other reports. Answer accurately for a lower rate. Prices vary based on how you buy. [Read more...](#)

Okay, start my quote.

USE THE CORRECT KEYPADS



VS.



Ensure that the correct input type is used

Input Type	HTML
number	<pre><input type="number" min="2" max="10" step="2" value="6"></pre>
email	<pre><input type="email"></pre>
url	<pre><input type="url"></pre>
date	<pre><input type="date"></pre>
range	<pre><input type="range" min="2" max="10" step="2" value="6"></pre>



FORMS CAN BE FUN

The Ladder app interface for getting a quote. At the top, there's a red logo and a "LOG IN" button. Below that, the text "Get a Quote." is displayed. A question asks "I am a [] man [] woman and [] years old." followed by input fields. Another section asks "I'm [] feet [] inches tall" and "and weigh [] pounds." with input fields. A dropdown menu shows "California" with a dropdown arrow. At the bottom is a red "SEE QUOTE" button.

The Lemonade app interface for getting a quote. It features a profile picture of a woman named Maya at the top. Below her photo, the text reads: "Hey! I'm Maya. I'll get you an awesome price in seconds. Ready to go?". There are two input fields labeled "FIRST NAME" and "LAST NAME". Below them is a large grey button with the text "LET'S DO THIS".

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

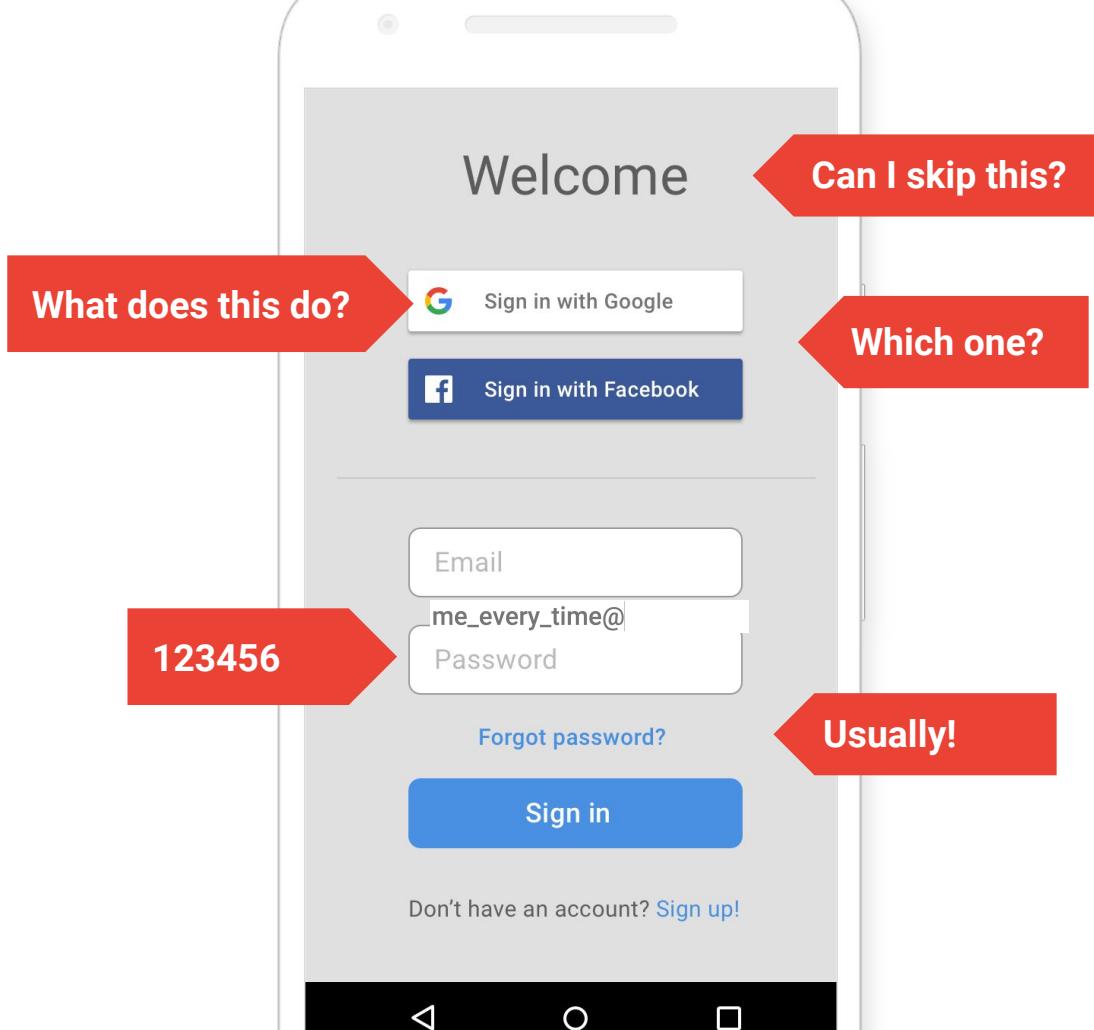
Creating frictionless experiences across the funnel-- Additional business model specific sections

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:



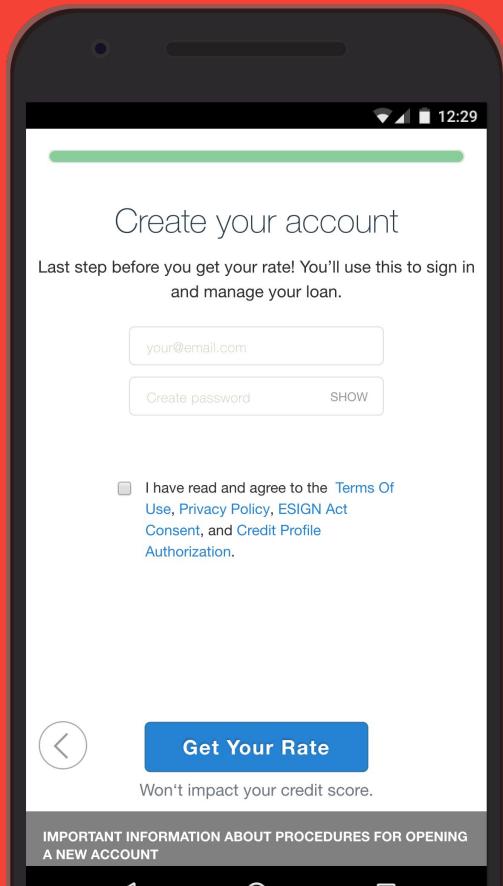
Sign in/ Sign up

Sign-In Is Friction

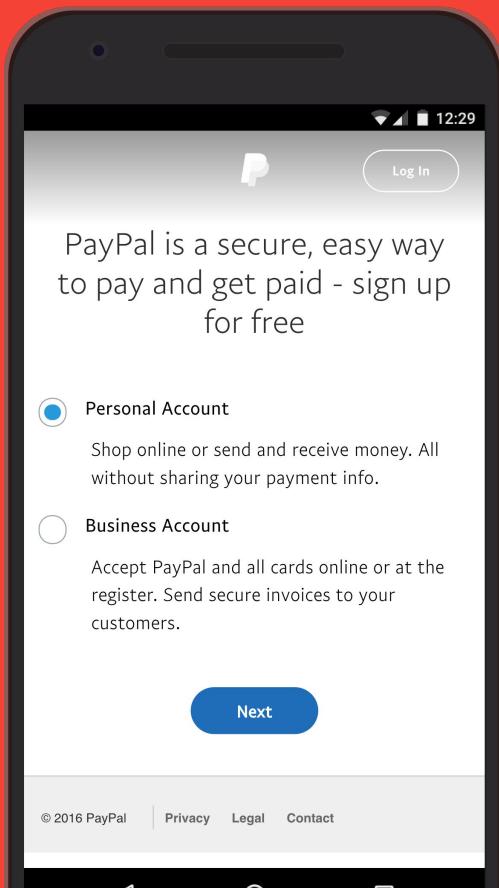


ADD VALUE PROP AROUND WHY CREATE AN ACCOUNT

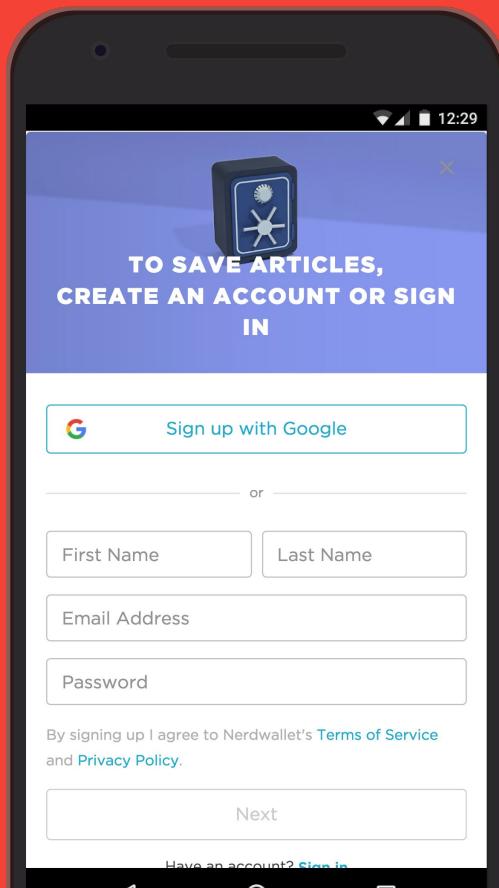
lendingclub.com



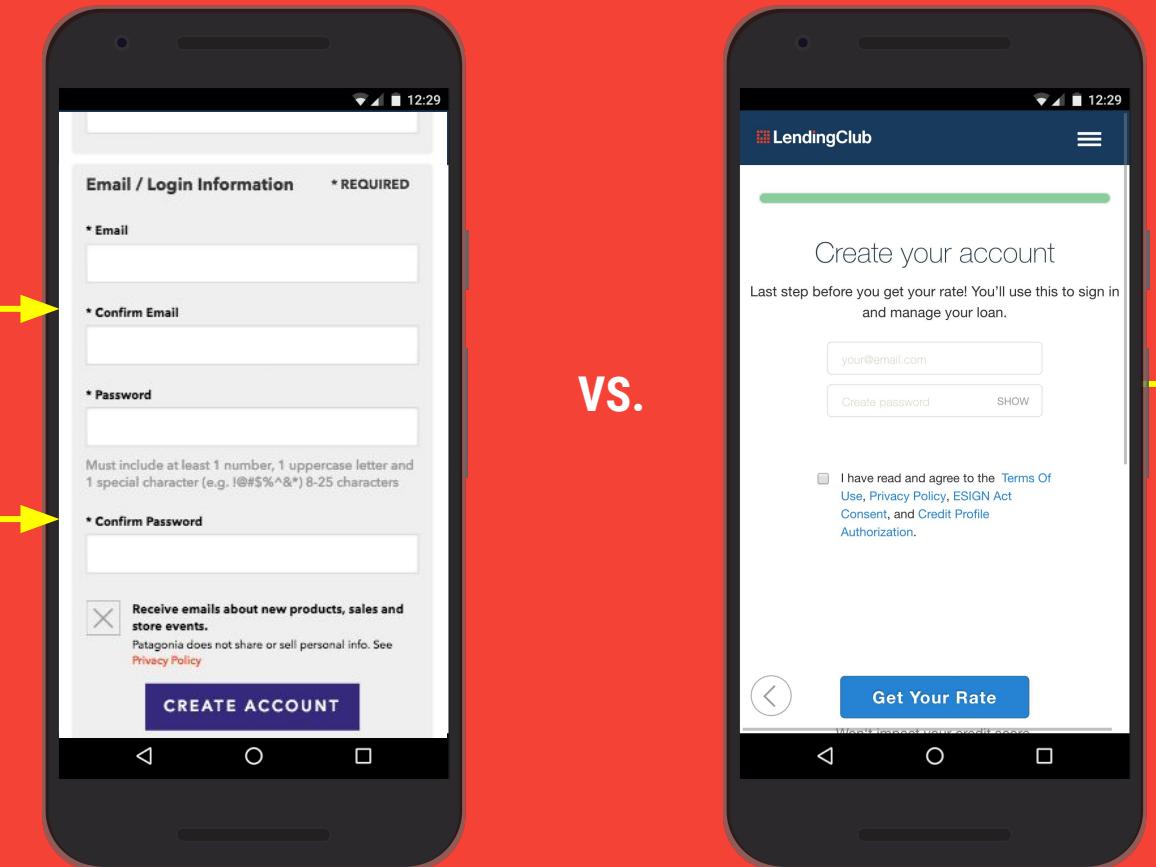
paypal.com



nerdwallet.com

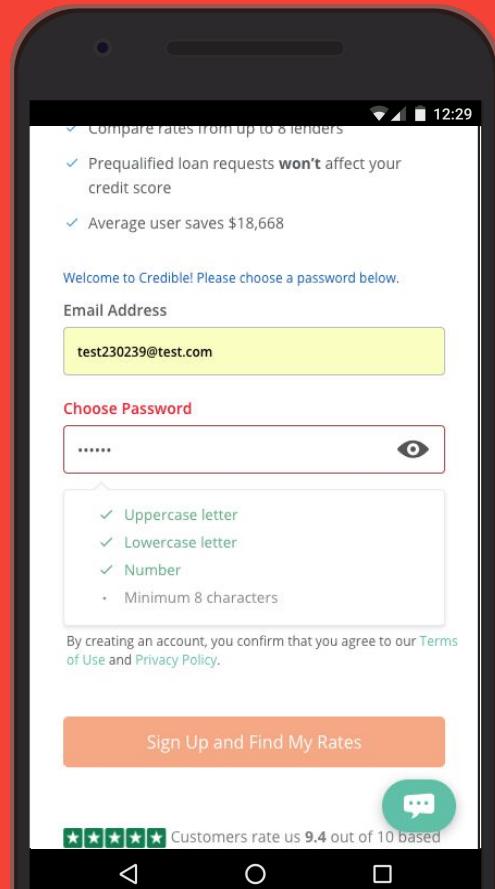


DON'T MAKE USERS CONFIRM ACCOUNT INFO

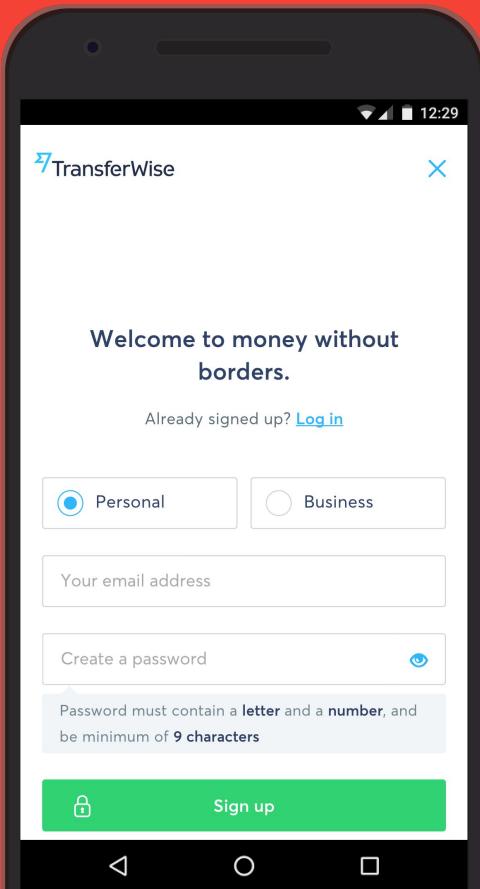


USE PASSWORD HINTS

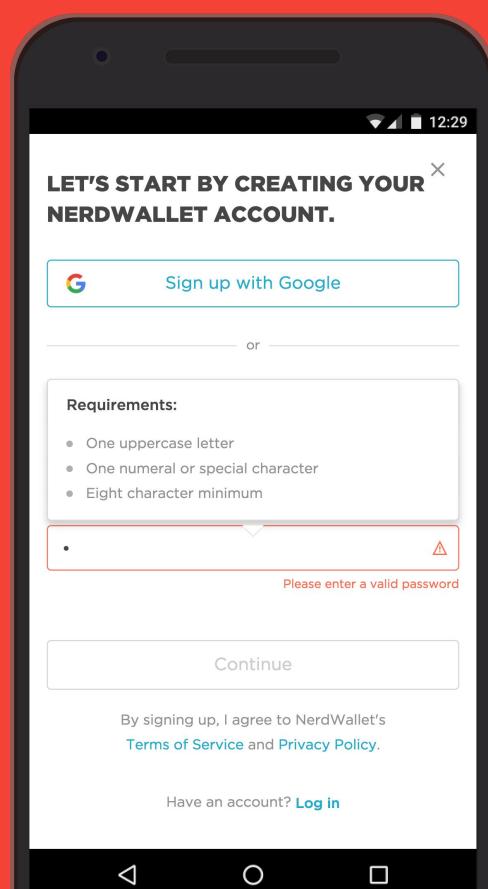
credible.com



transferwise.com

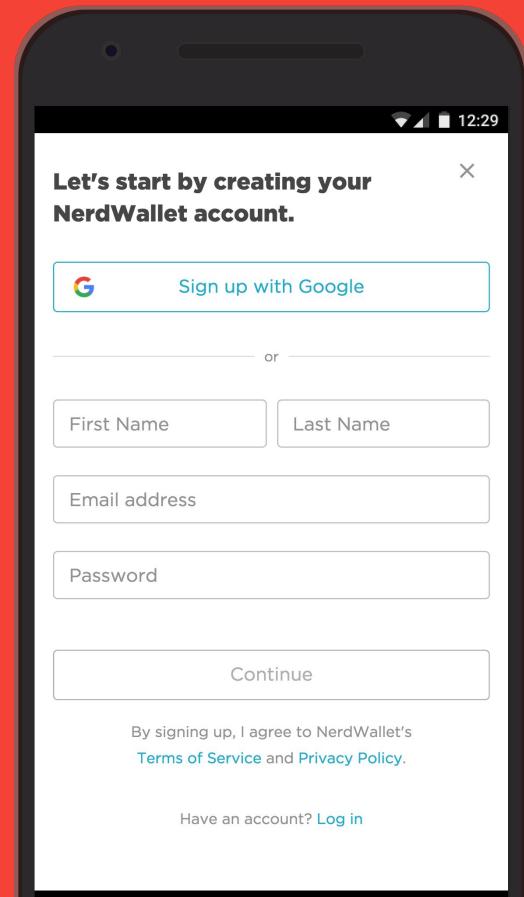


nerdwallet.com

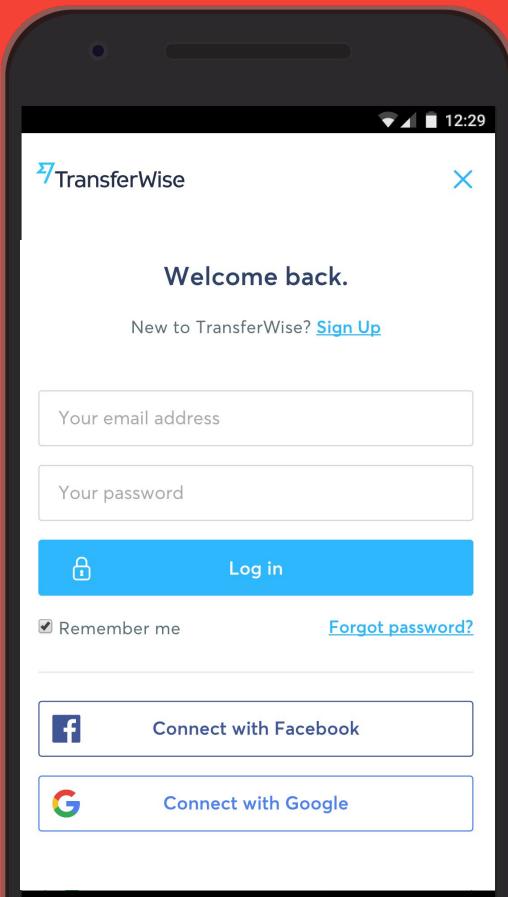


LET USERS SIGN UP WITH SOCIAL ACCOUNTS

nerdwallet.com



transferwise.com

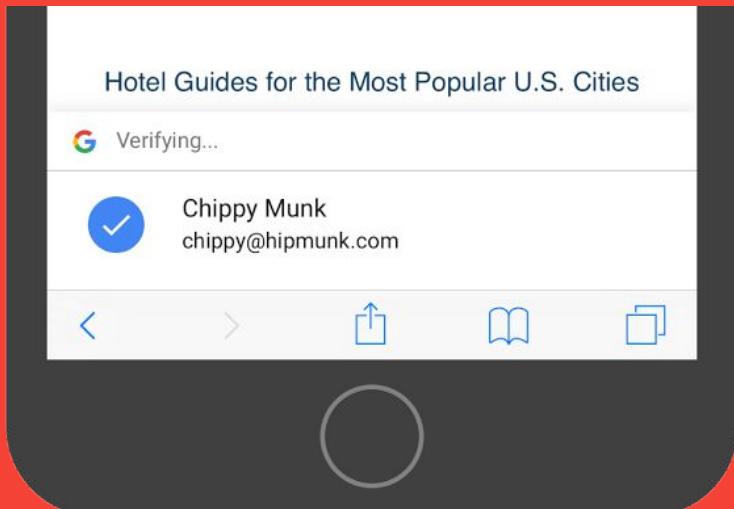


92% of users give up if they don't remember a username or password.

Source: Blue Research, The Value of Social Login, 2013. N=600

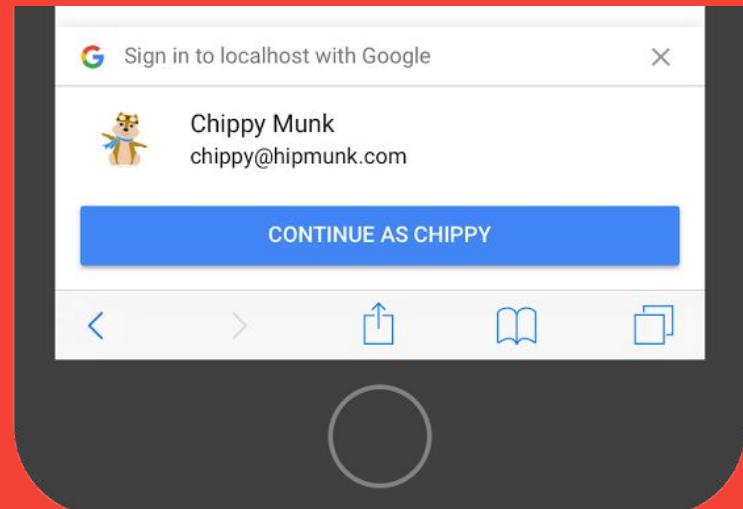
CONSIDER INTEGRATING GOOGLE IDENTITY ONE TAP SIGN UP (2-4x higher sign-up rates)

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



Automatic sign-in

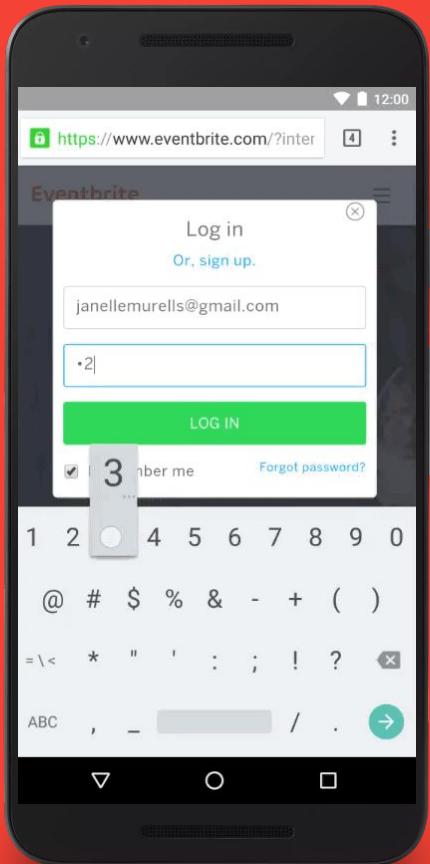
Sign up new users with just one tap, without interrupting them with a sign-up screen. Users get a secure, token-based, passwordless account on your site, protected by their Google Account. [More info](#).



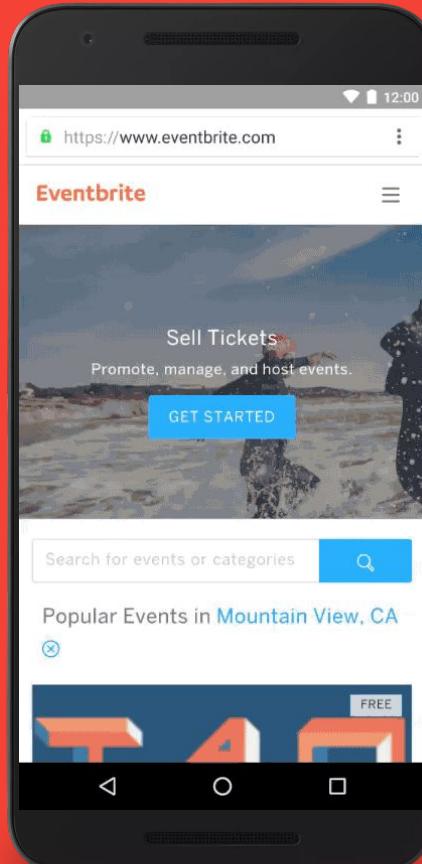
One tap sign-up

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

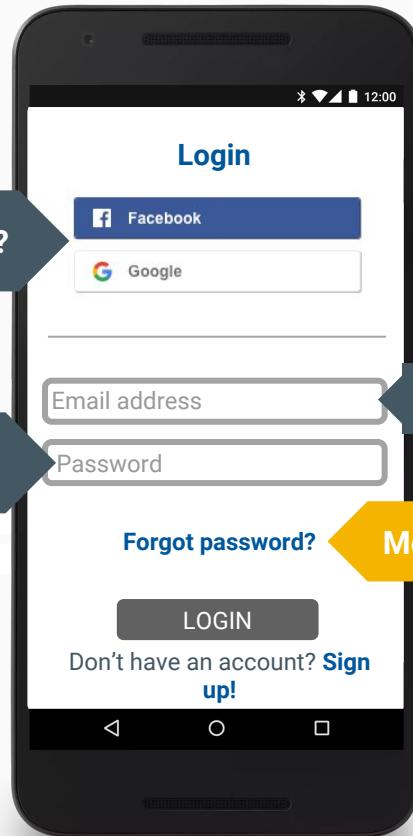
Detect & Save



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:

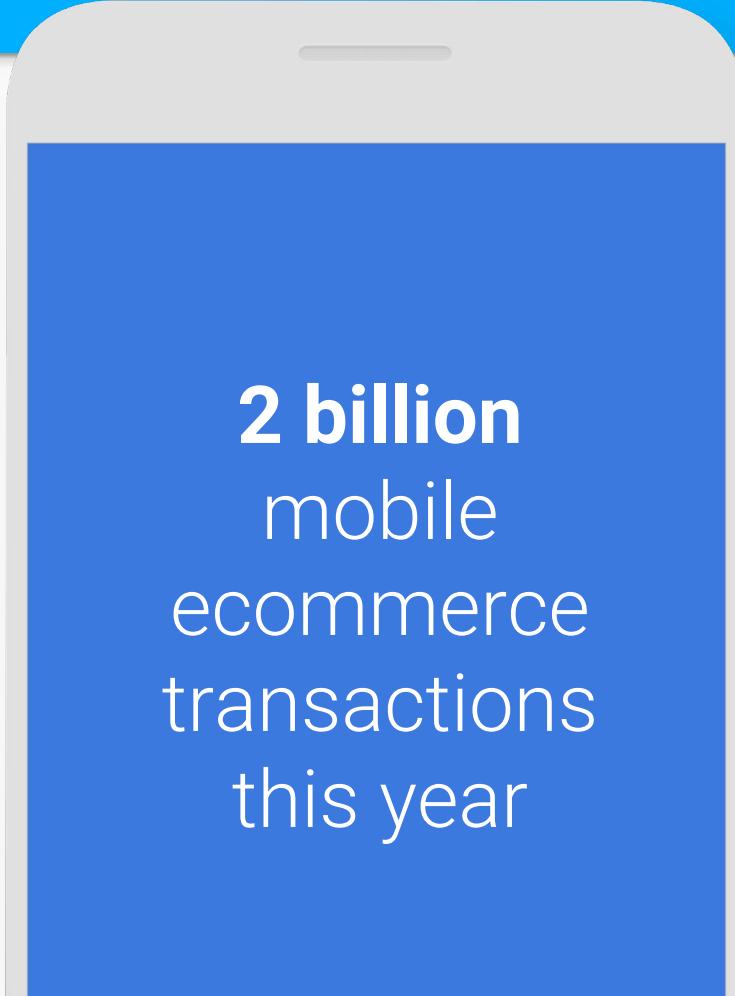
goo.gl/9FwBh4

Payments

RESEARCH: Which site seals do users trust the most?

“Checkout is the last opportunity a retailer has to make a positive impression on a shopper.”

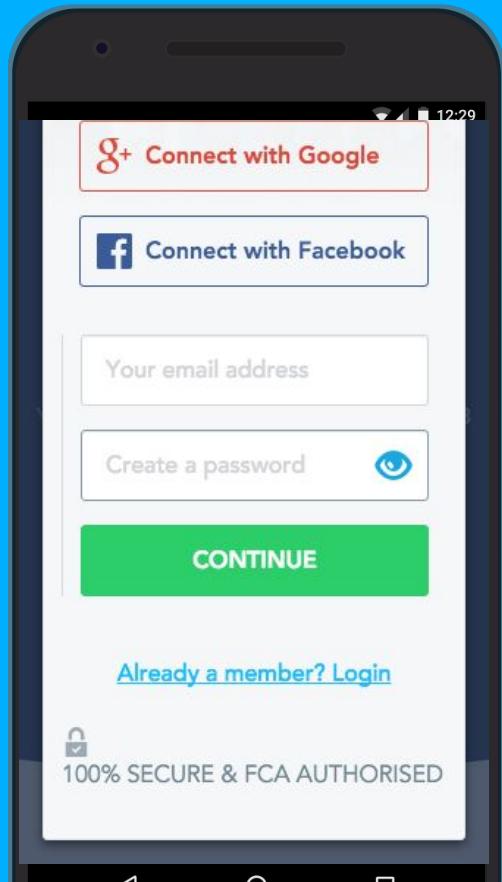
Larry Logan, CMO of Digimarc



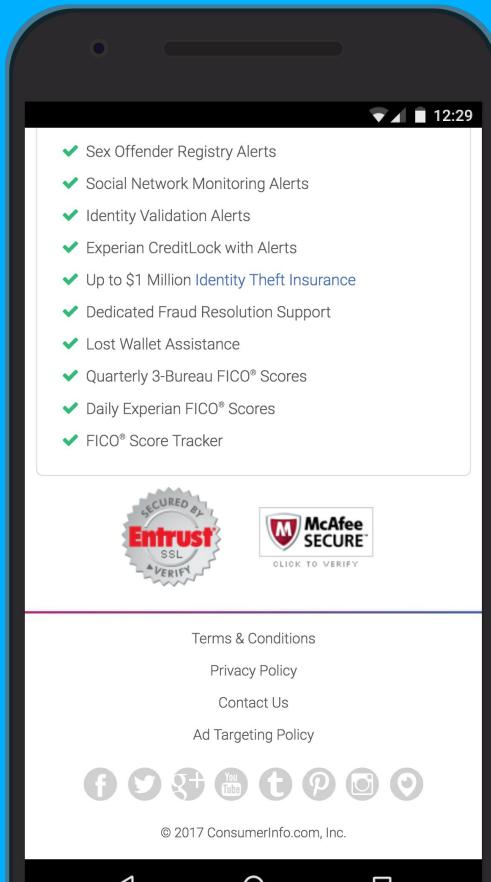
2 billion
mobile
ecommerce
transactions
this year

SHOW THE SECURITY OF YOUR SITE

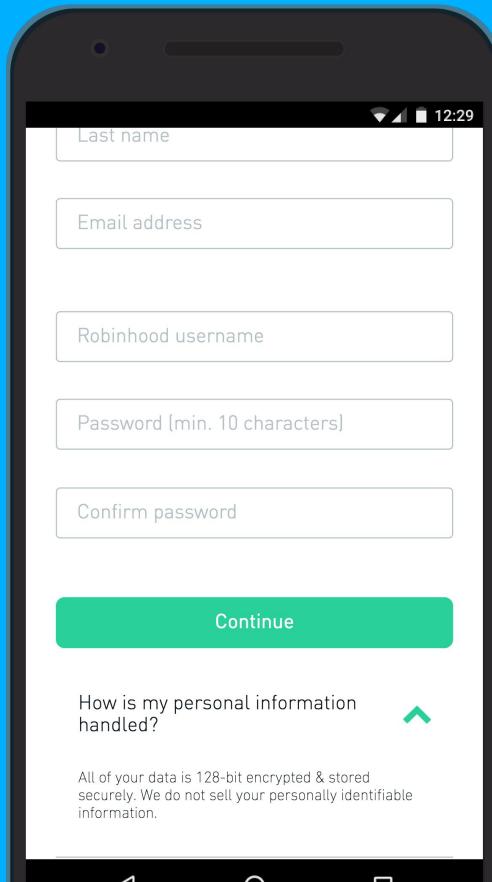
transferwise.com



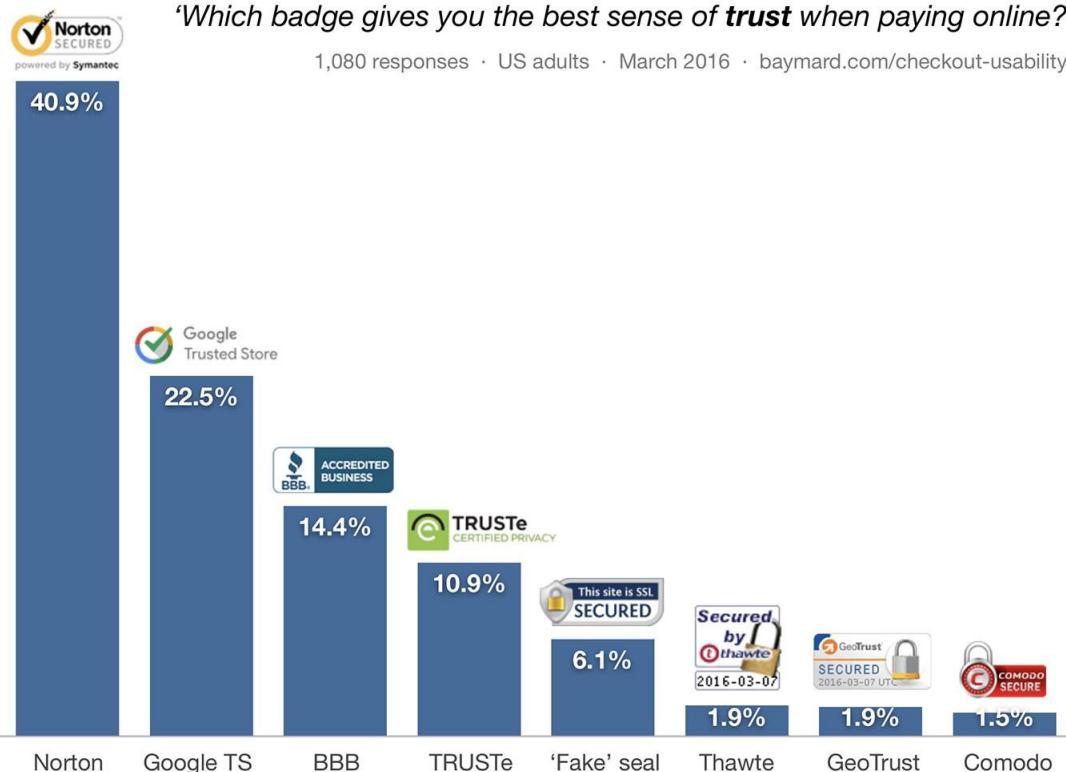
experian.com



robinhood.com



RESEARCH: Which site seals do users trust the most?



source: <https://baymard.com/blog/perceived-security-of-payment-form>

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 ✓

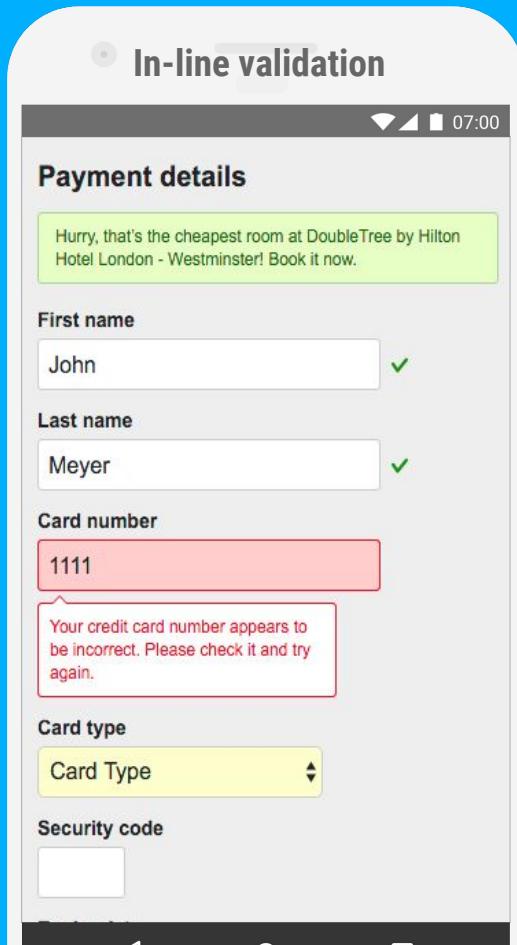
Last name
Meyer ✓

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

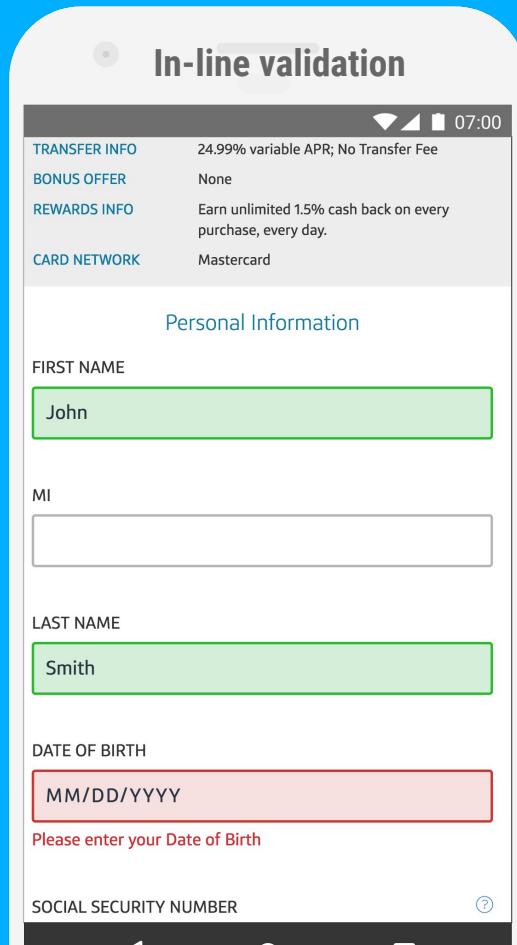
MI

LAST NAME Smith

DATE OF BIRTH MM/DD/YYYY

Please enter your Date of Birth

SOCIAL SECURITY NUMBER



Autofill

First name

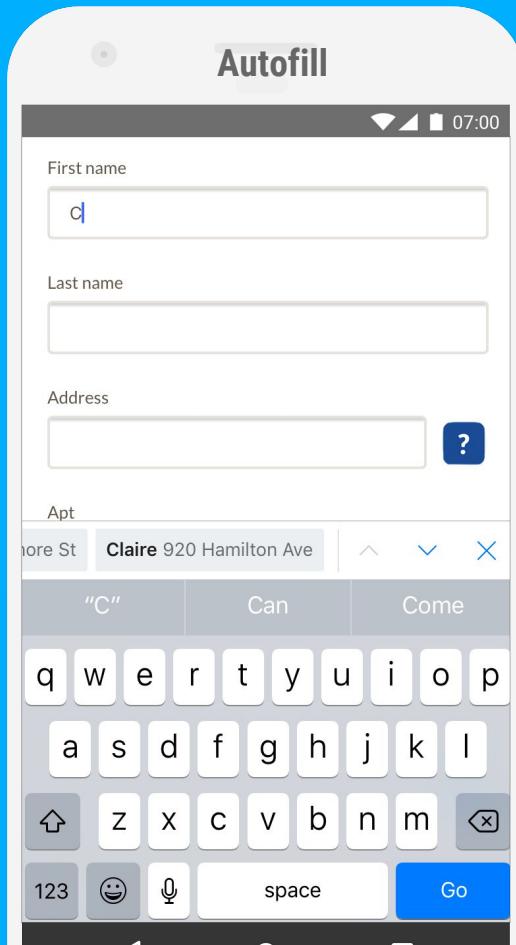
Last name

Address

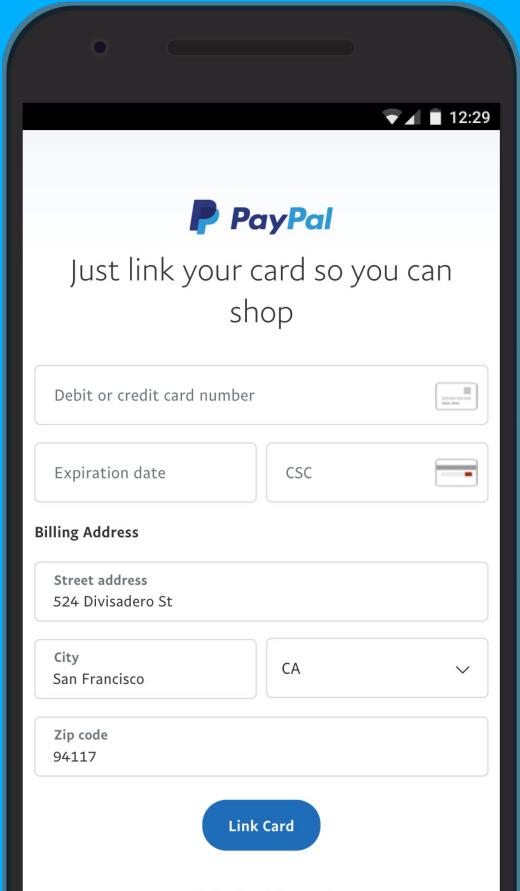
Apt

more St Claire 920 Hamilton Ave

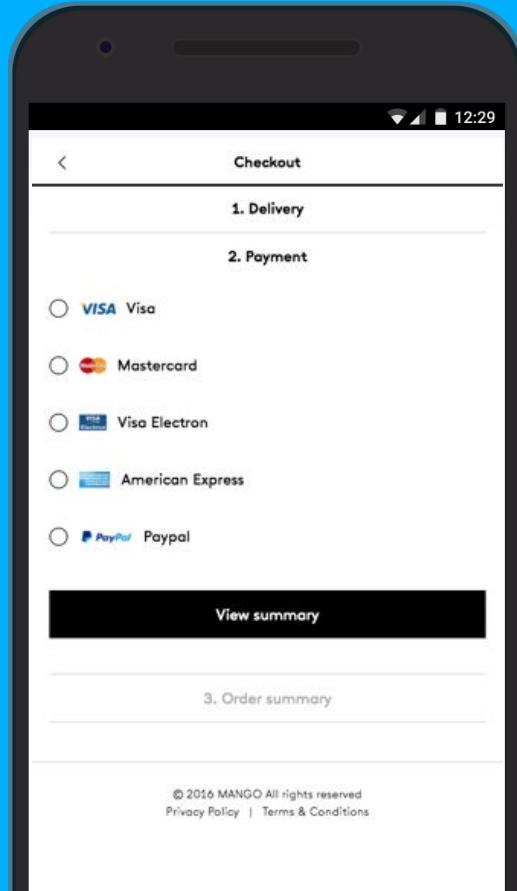
q w e r t y u i o p
a s d f g h j k l
z x c v b n m
123 ☺ space Go



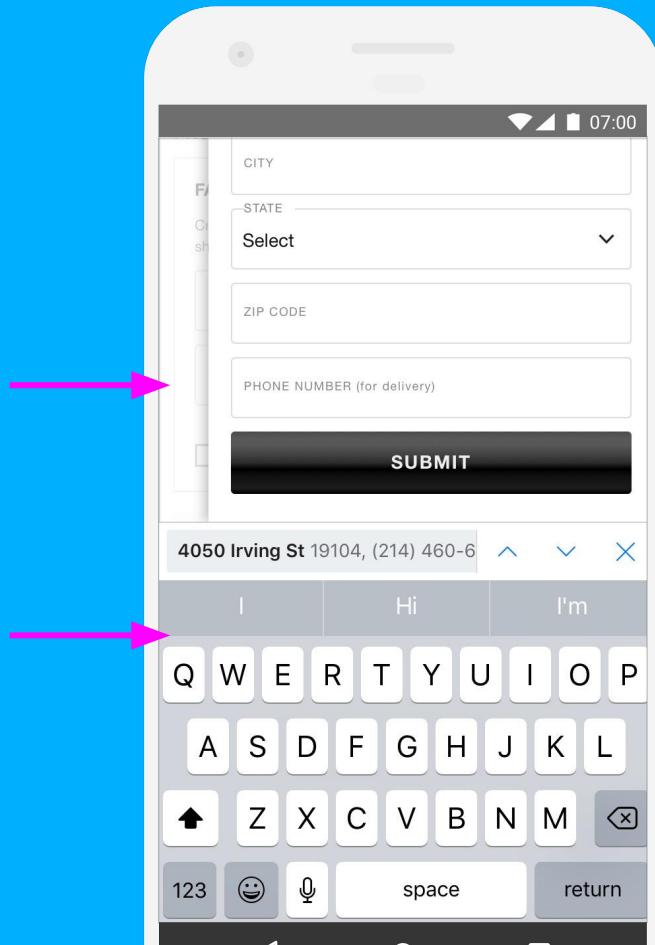
AUTO-DETECT CARD TYPE VIA NUMBER



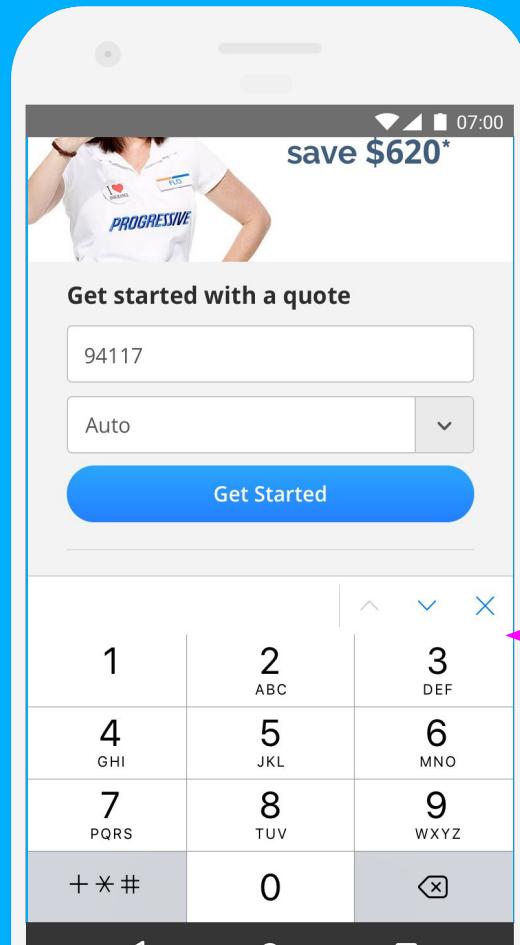
VS.



USE THE CORRECT KEYPADS (ZIP, PHONE, CREDIT CARD)



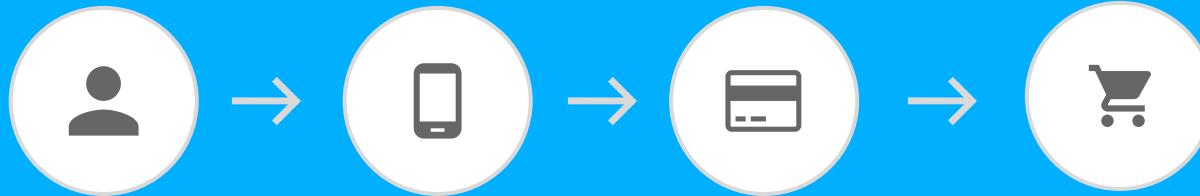
VS.



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

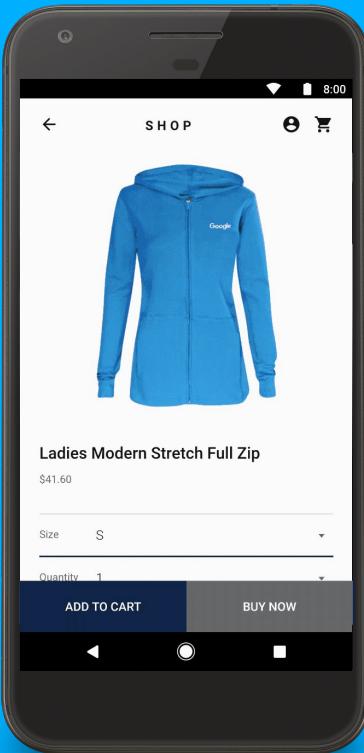
who transact on
Google Properties

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

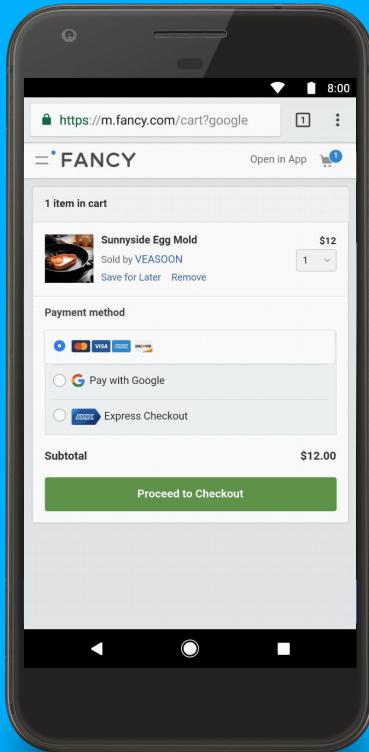


TWO WAYS TO IMPLEMENT

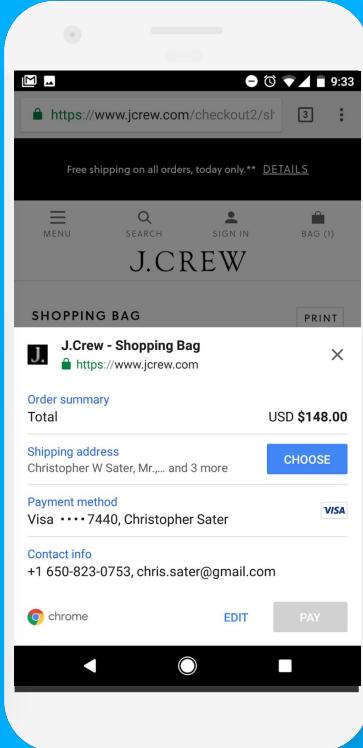
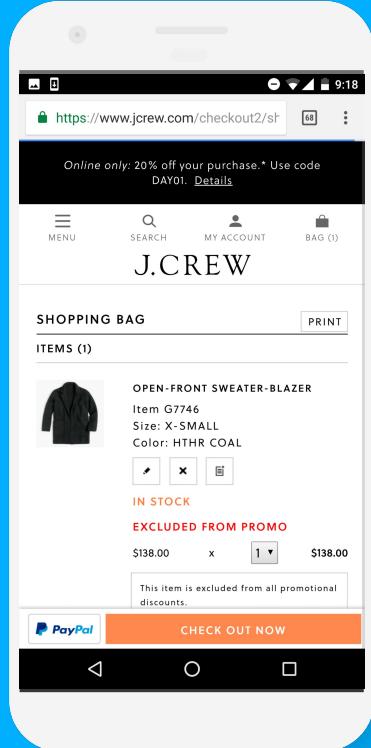
- ❖ Branded button
- ❖ Generic checkout

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

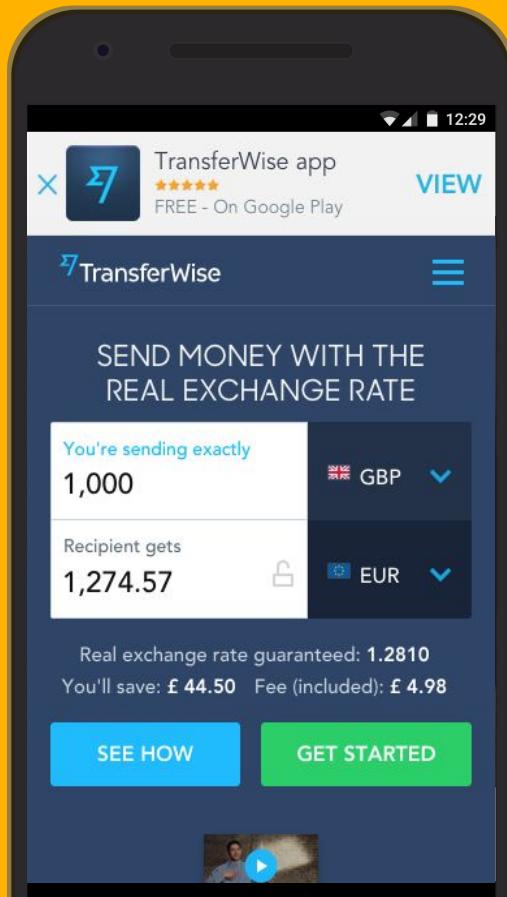
J.Crew The Washington Post



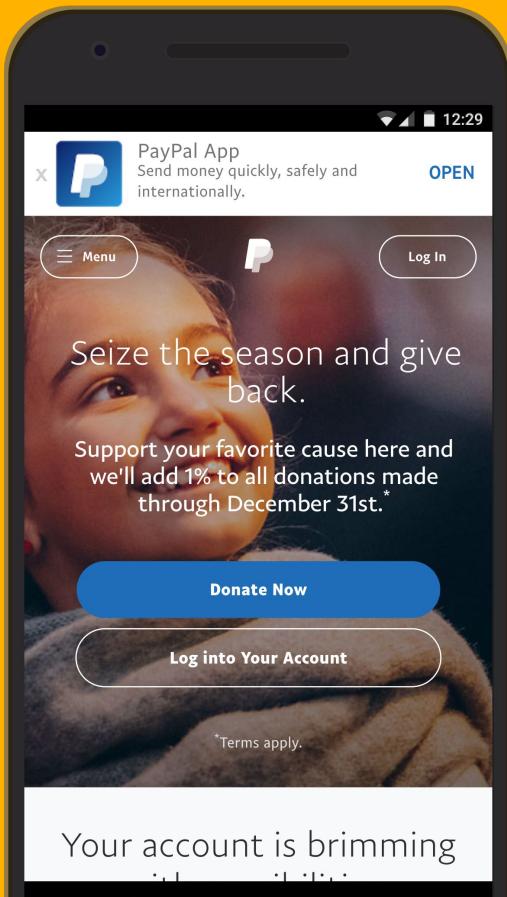
OR TRY OUR DEMO: [HTTPS://POLYKART.STORE](https://polykart.store)
developers.google.com/payments

PROMPT APP DOWNLOAD WITH A SMART BANNER

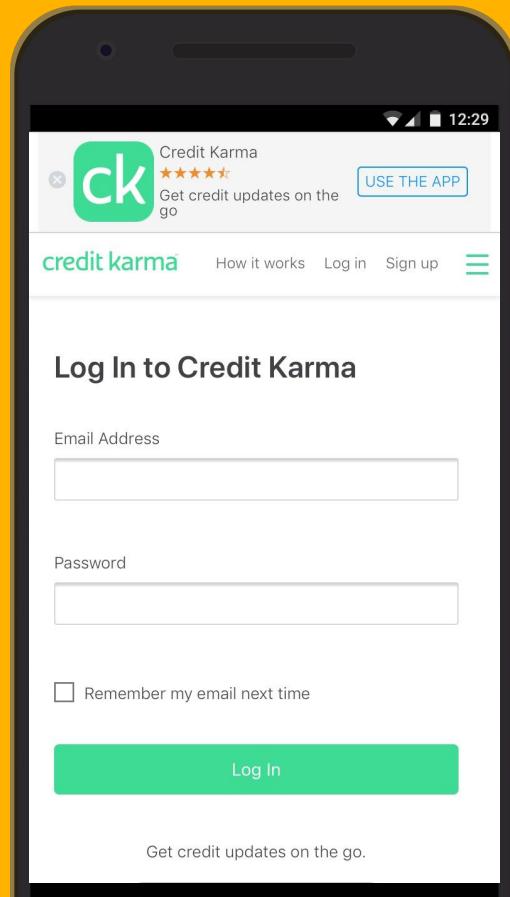
transferwise.com



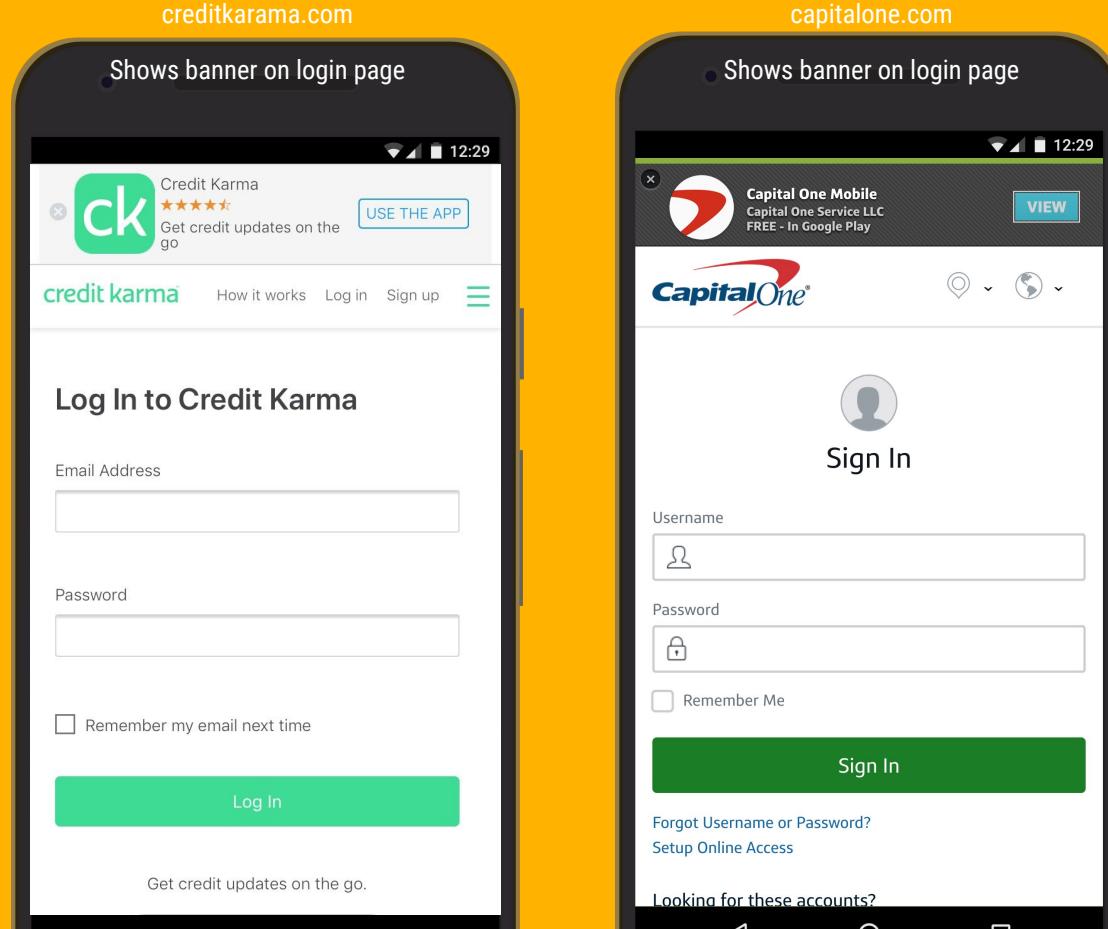
paypal.com



creditkarma.com



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



THANK YOU