

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

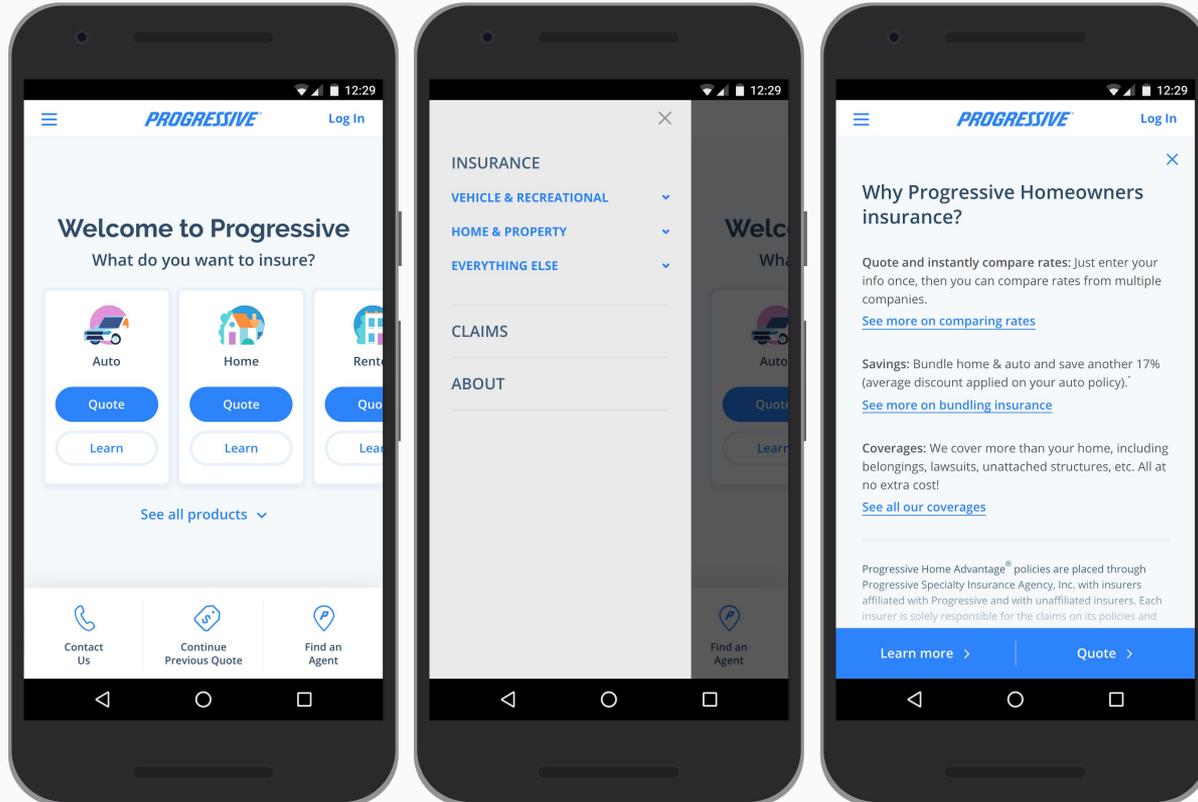
1. HOME/LANDING PAGE	2. MENU & NAVIGATION	3. PRODUCT PAGE	4. COMPARE/PRICING	5. CONVERSION FLOW	6. FORM OPTIMIZATION
<p>Clear CTA above the fold</p> <p>Clear benefit-oriented value prop above the fold</p> <p>Prioritize the most important CTA via color, contrast, size</p> <p>If multiple products/services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



All recommendations
should be A/B tested!

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

Best in class: Homepage & Navigation-- Progressive

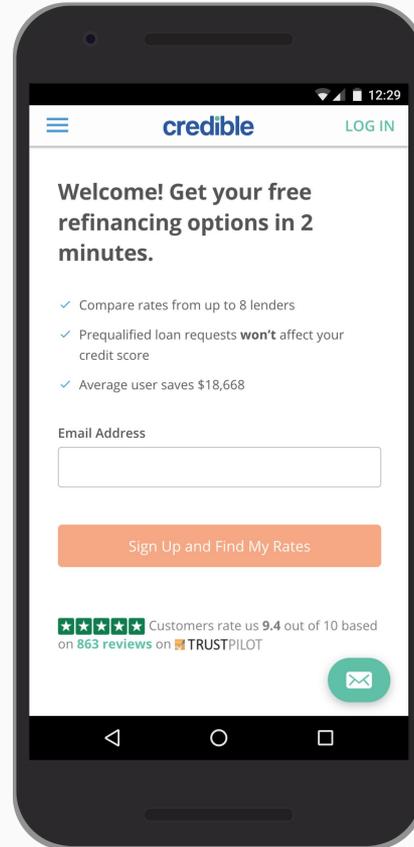
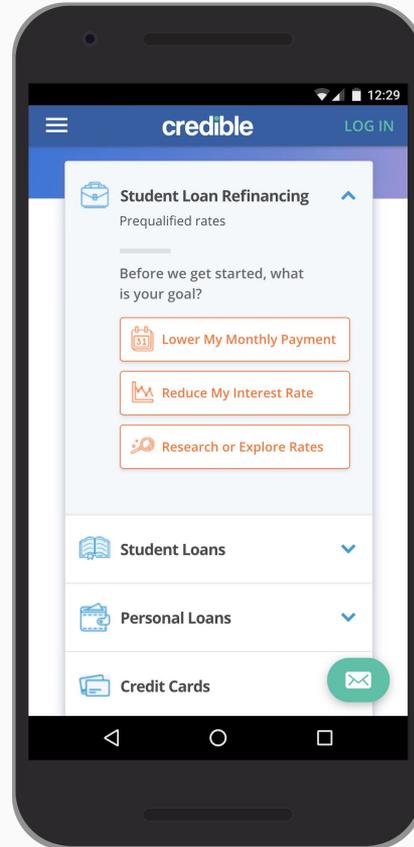
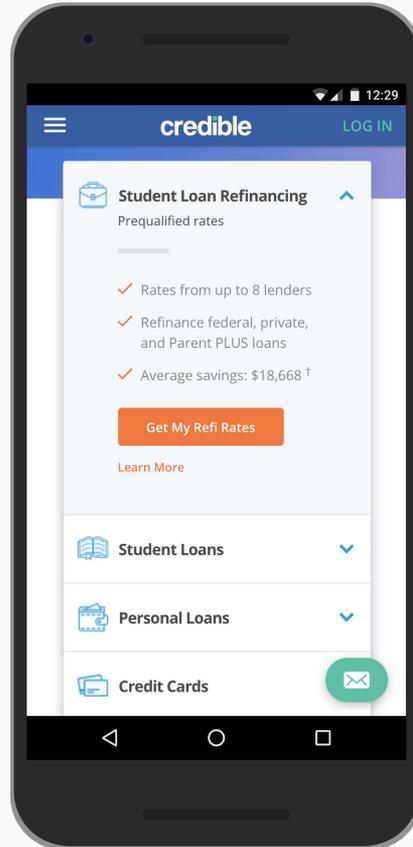
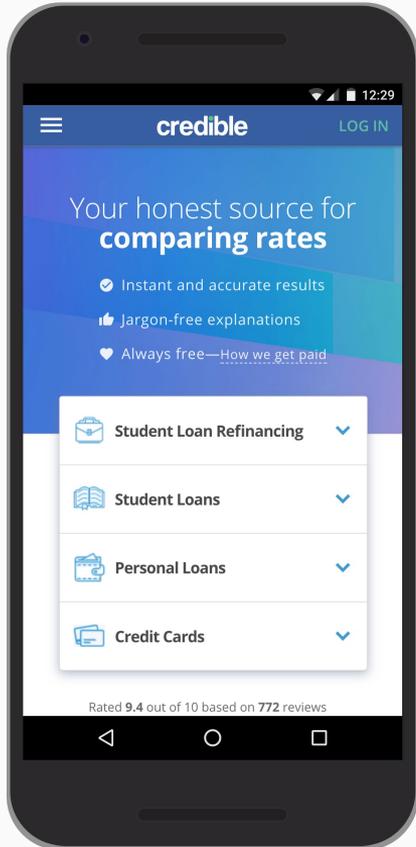


Problem to solve:

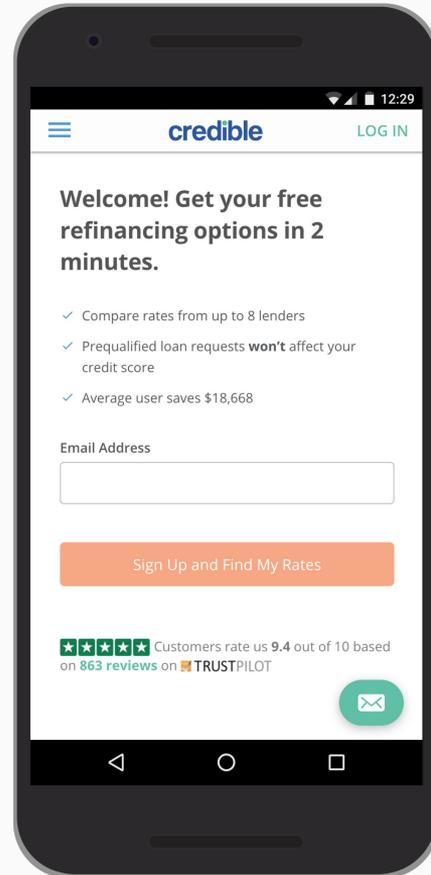
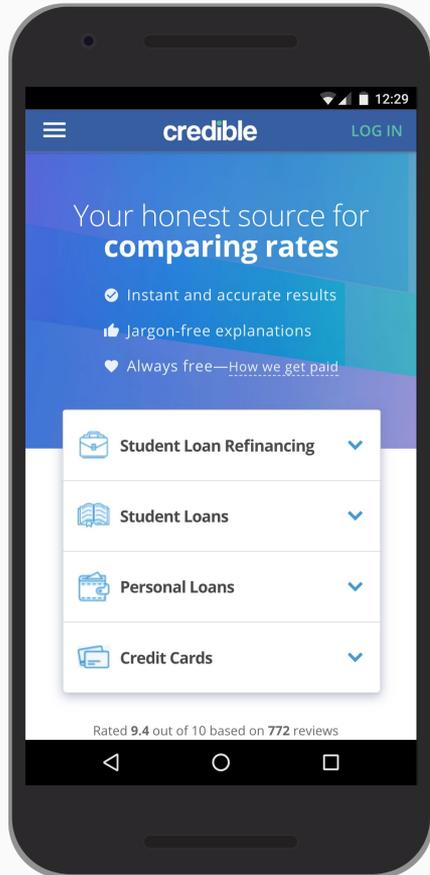
1) How do I help users get an overview of our products and services

- ❑ 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.)

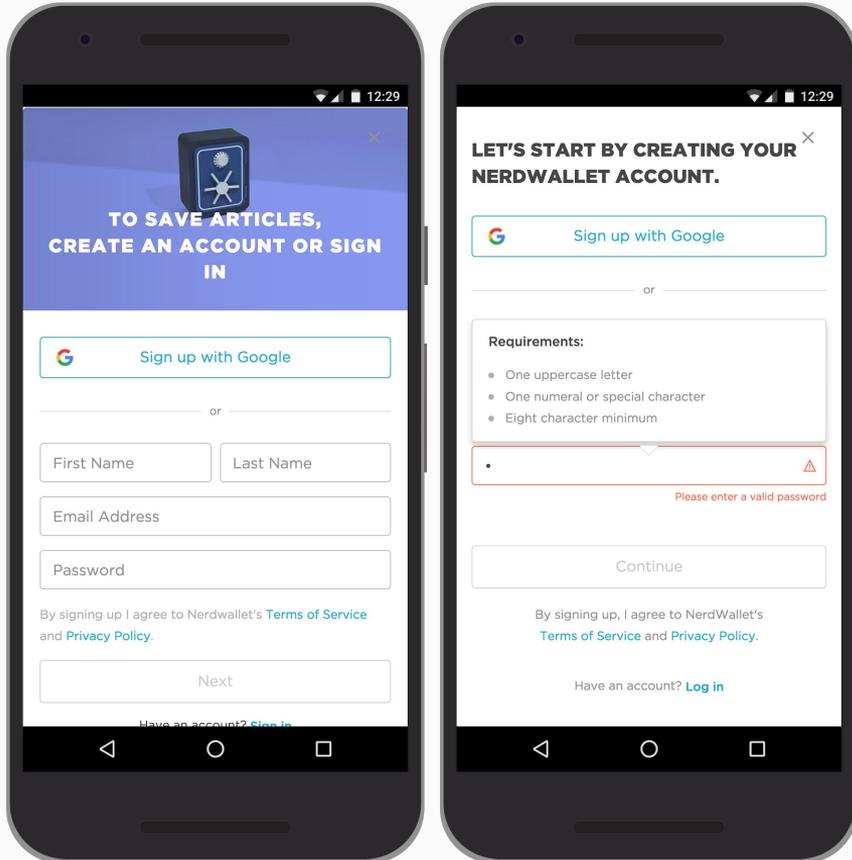


Problem to solve:

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

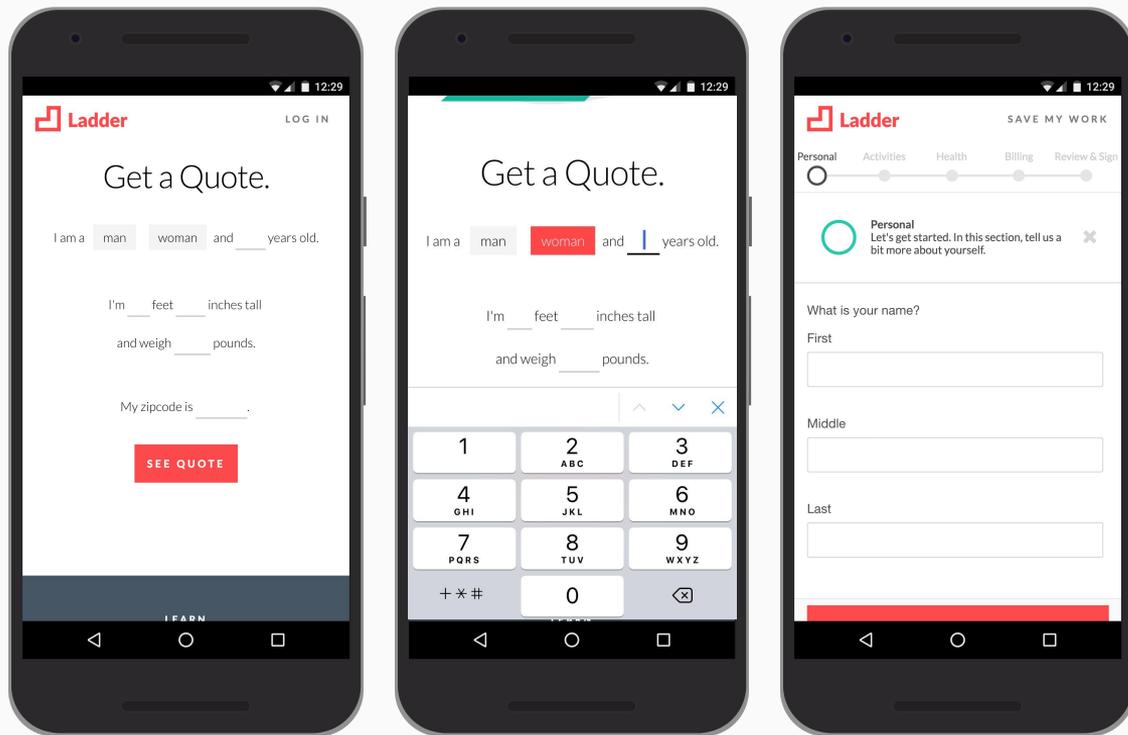


Problem to solve:

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

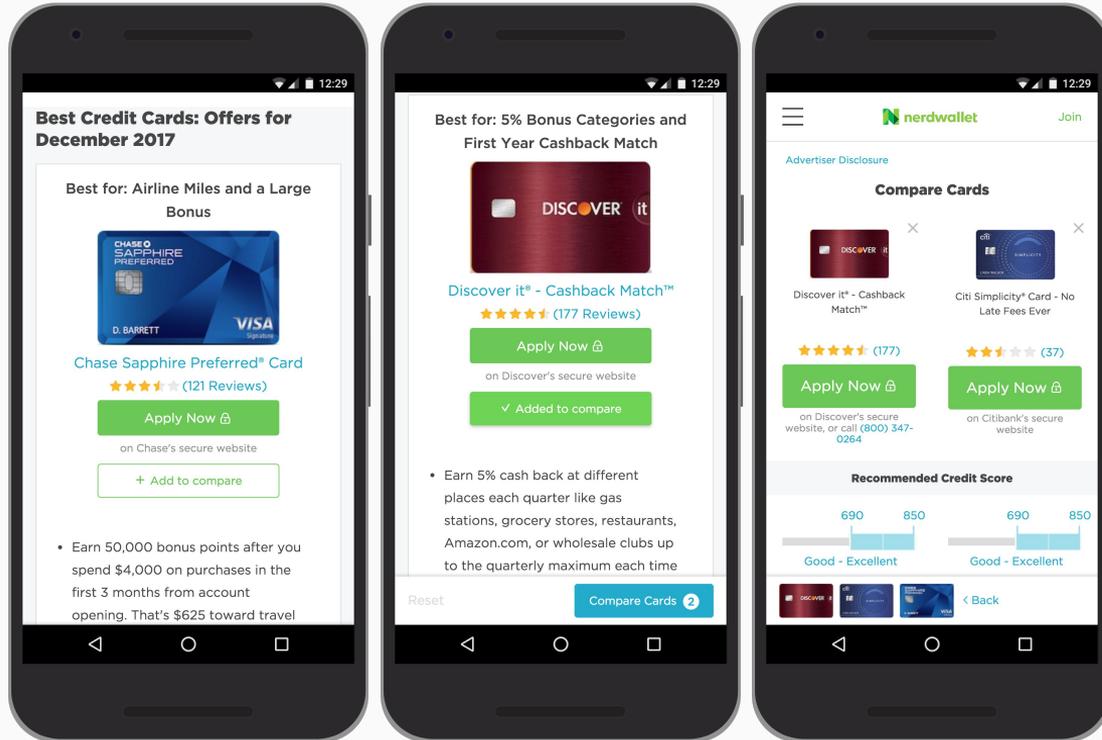


Problem to solve:

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 (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

Personal Small Business Wealth Management Business & Institutions About Us En español Contact Us Help

Bank of America

Checking Savings Credit Cards Home Loans Auto Loans Investing Better Money Habits

How can we help you?

Choose the best card for your holiday season

- Cash Rewards credit card**
I want cash back >
4.5/5 (34,980)
No annual fee.
- Travel Rewards credit card**
I want travel rewards >
4.4/5 (7,875)
No annual fee.
- BankAmericard® credit card**
I want a 0% intro APR offer >
4.2/5 (11,071)
No annual fee.
- Premium Rewards® credit card**
I want premium rewards >
Reviews coming soon
Low \$95 annual fee.

[See important information about reviews](#)

Get a checking account that works for you
Receive a debit chip card, Online & Mobile Banking, plus Bill Pay, alerts and more.
[Find a checking account >](#)

Notice something a little different?
We've redesigned our homepage to give you a more streamlined experience.

Save on interest
With the BankAmericard® credit card, get 0% intro APR and 50 intro balance transfer fee offers.

Get a checking account that works for you
Receive a debit chip card, Online & Mobile Banking, plus Bill Pay, alerts and more.

Shopping? Dining? Earn up to 15% cash back.
It's easy, free and no coupon required with BankAmericard®.

Get more rewards with your everyday banking™
Enjoy the many benefits of the Preferred Rewards program.

Bank of America LOGIN

Help protect your gift giving with Mobile Banking alerts

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

Get the app

- Checking
- Savings
- Credit Cards
- Home Loans
- Auto Loans
- Investing
- Better Money Habits®
- Get the free Mobile Banking app

Get a checking account that works for you
Receive a debit chip card, Online & Mobile Banking, plus Bill Pay, alerts and more.
[Find a checking account >](#)

Need help with home loan payments?
[Learn more >](#)

Problem to solve:

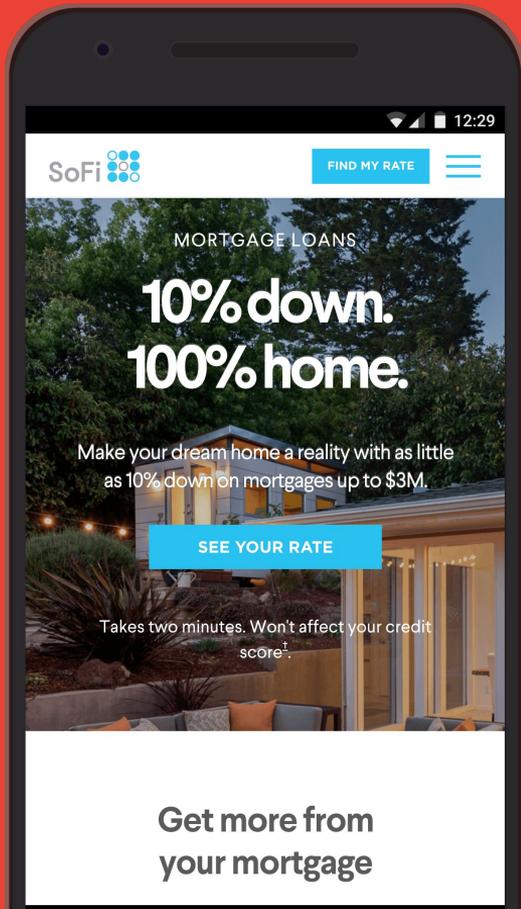
How do I best adjust content for mobile to meet user needs?

- ❑ 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

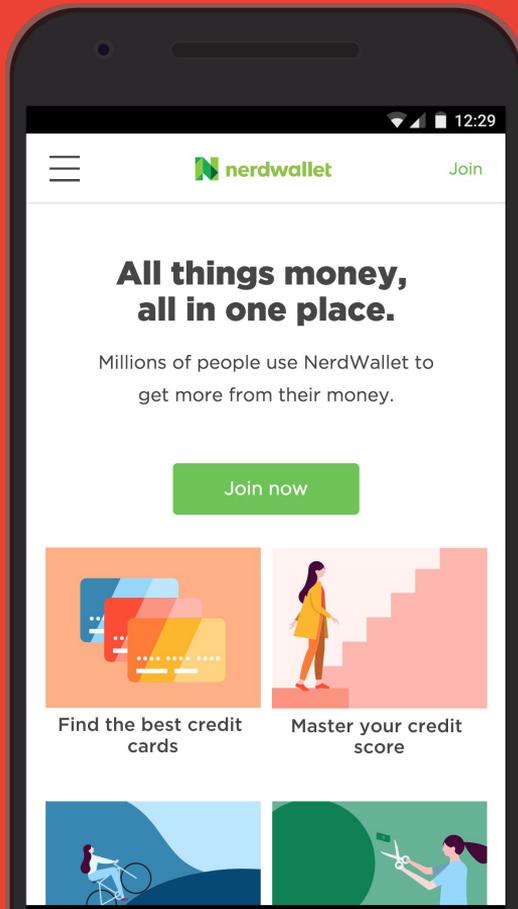
SHOW A CLEAR, BENEFIT-ORIENTED CTA ABOVE THE FOLD

sofi.com



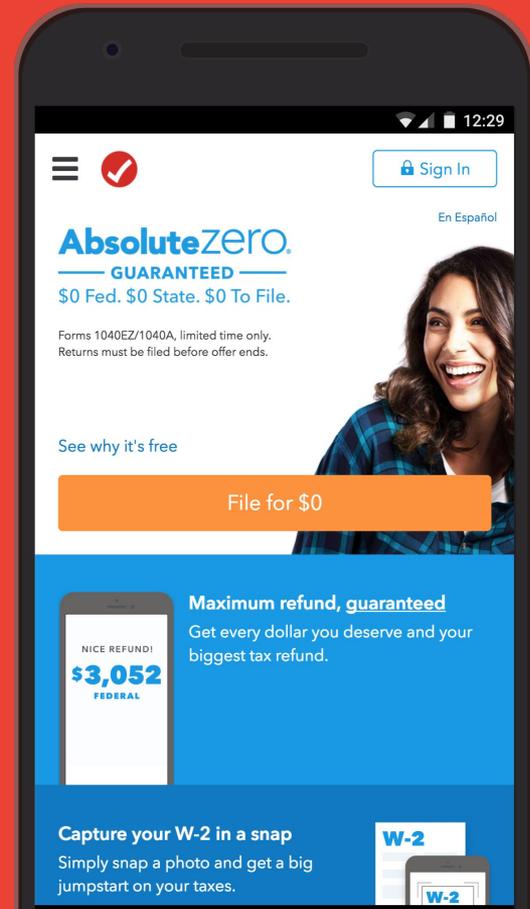
The screenshot shows the SoFi mobile app interface. At the top, there is a navigation bar with the SoFi logo on the left, a blue button labeled "FIND MY RATE" in the center, and a menu icon on the right. Below the navigation bar is a large hero section with a background image of a modern house. The text in this section reads: "MORTGAGE LOANS", "10% down.", "100% home.", "Make your dream home a reality with as little as 10% down on mortgages up to \$3M.", and "Takes two minutes. Won't affect your credit score†." A prominent blue button labeled "SEE YOUR RATE" is centered in the hero section. At the bottom of the screen, there is a white bar with the text "Get more from your mortgage".

nerdwallet.com



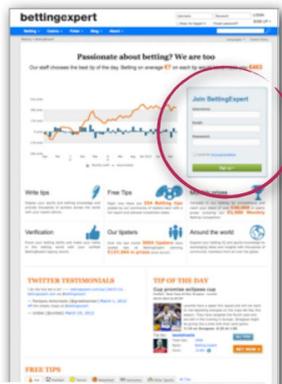
The screenshot shows the NerdWallet mobile app interface. At the top, there is a navigation bar with a menu icon on the left, the NerdWallet logo in the center, and a "Join" button on the right. Below the navigation bar is a large hero section with the headline "All things money, all in one place." and the subtext "Millions of people use NerdWallet to get more from their money." A green button labeled "Join now" is centered below the text. Below the hero section are two feature cards: "Find the best credit cards" with an illustration of credit cards, and "Master your credit score" with an illustration of a person climbing stairs. At the bottom, there are two more feature cards: "Capture your W-2 in a snap" with an illustration of a person on a bicycle, and another card with an illustration of a person using scissors.

turbotax.com



The screenshot shows the TurboTax mobile app interface. At the top, there is a navigation bar with a menu icon on the left, a red checkmark icon in the center, and a "Sign In" button on the right. Below the navigation bar is a large hero section with the headline "Absolutezero. GUARANTEED" and the subtext "\$0 Fed. \$0 State. \$0 To File." and "Forms 1040EZ/1040A, limited time only. Returns must be filed before offer ends." A woman's face is visible on the right side of the hero section. A blue button labeled "See why it's free" is centered below the text. Below the hero section is a large orange button labeled "File for \$0". Below the orange button is a blue section with the headline "Maximum refund, guaranteed" and the subtext "Get every dollar you deserve and your biggest tax refund." A graphic of a tax return showing a "NICE REFUND! \$3,052 FEDERAL" is displayed. At the bottom, there is a blue bar with the headline "Capture your W-2 in a snap" and the subtext "Simply snap a photo and get a big jumpstart on your taxes." and an illustration of a W-2 form.

Research: Benefit oriented call-to-actions



Control:

Treatment:

Join BettingExpert

Username:

Email:

Password:

I accept the [Terms and Conditions](#)

Sign up +



Get FREE Betting Tips

Username:

Email:

Password:

I accept the [Terms and Conditions](#)

Sign Up & Get the Best Daily Tips

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:

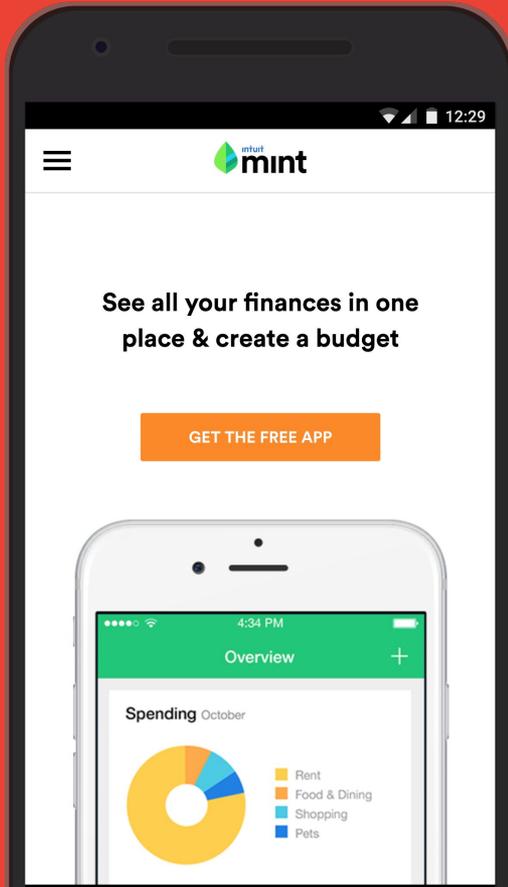
[Contentverge.com, 7 Universal Conversion Optimization Principles Report](#)

[Good UI](#)- loss aversion vs gains for CTAs

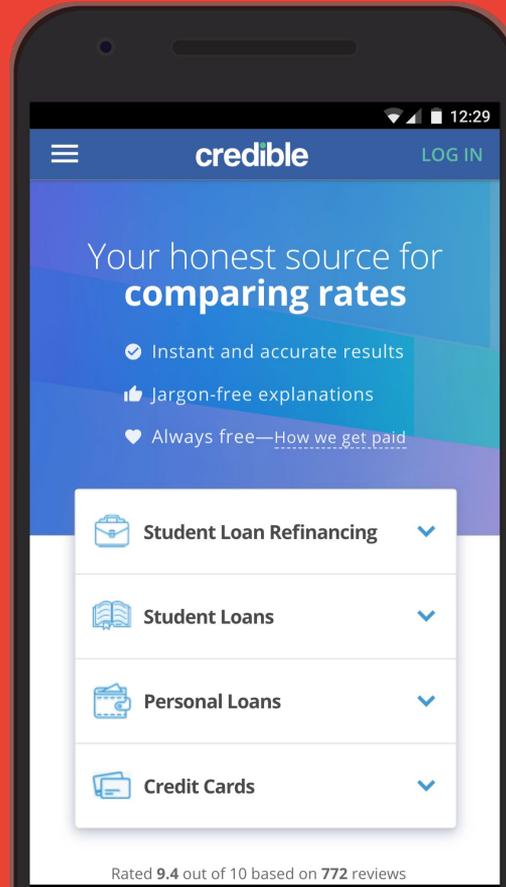
[Good UI](#)- benefit vs task buttons

SHOW A CLEAR, BENEFIT ORIENTED VALUE PROPOSITION ABOVE THE FOLD

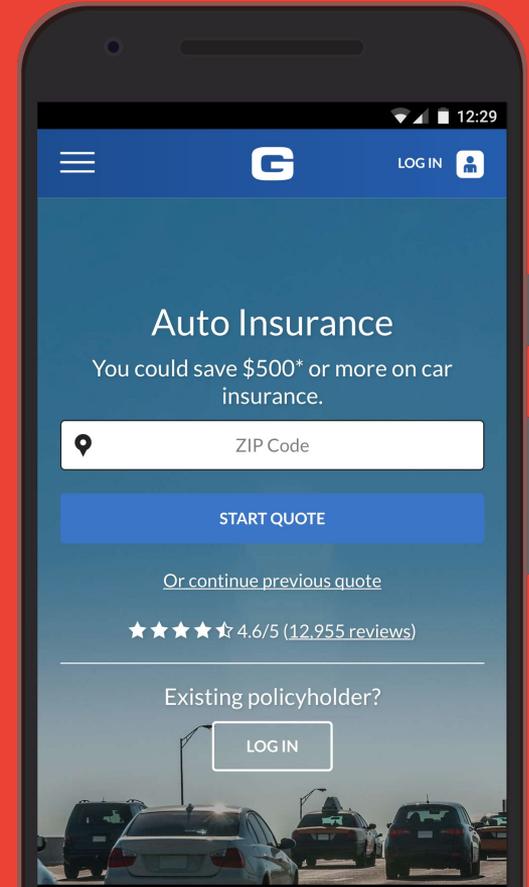
mint.com



credible.com



geico.com



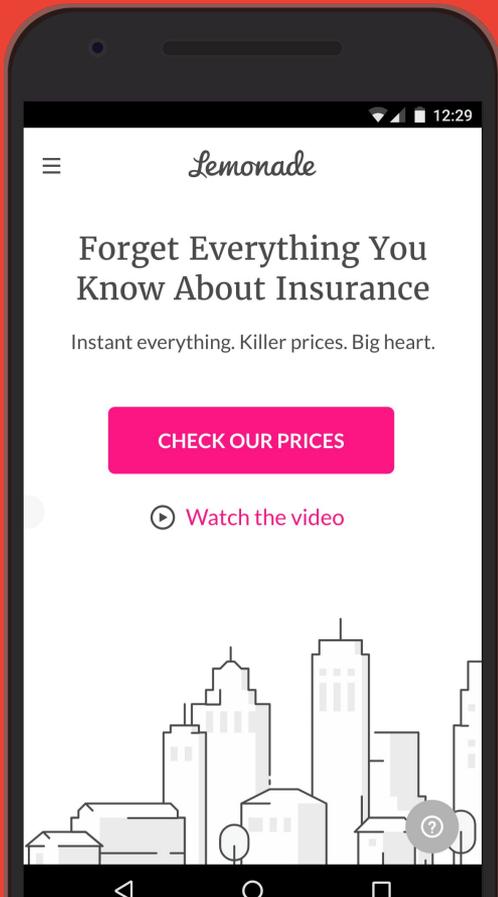
Research: Present a benefit-oriented value prop as the first thing users see

Value proposition is a clear statement that

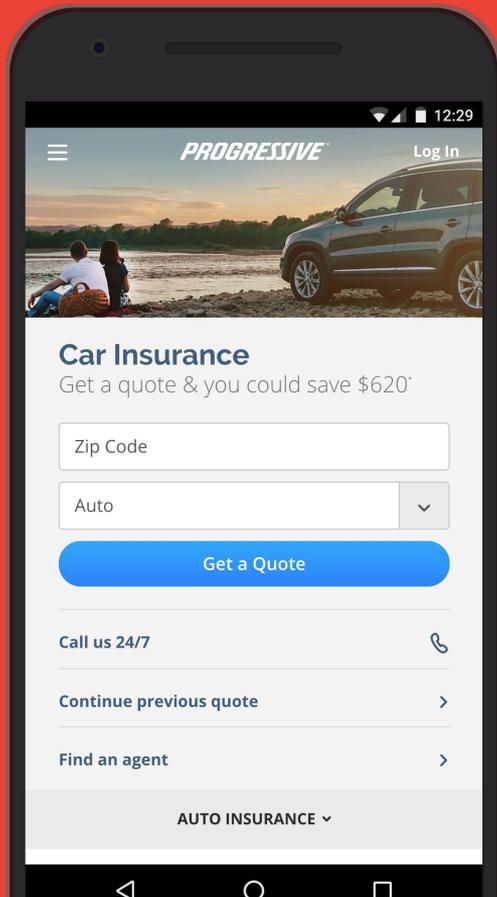
- explains how your product **solves customers' problems** or improves their situation
- delivers **specific benefits**
- tells the ideal customer **why they should use your service** and not from the competition

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

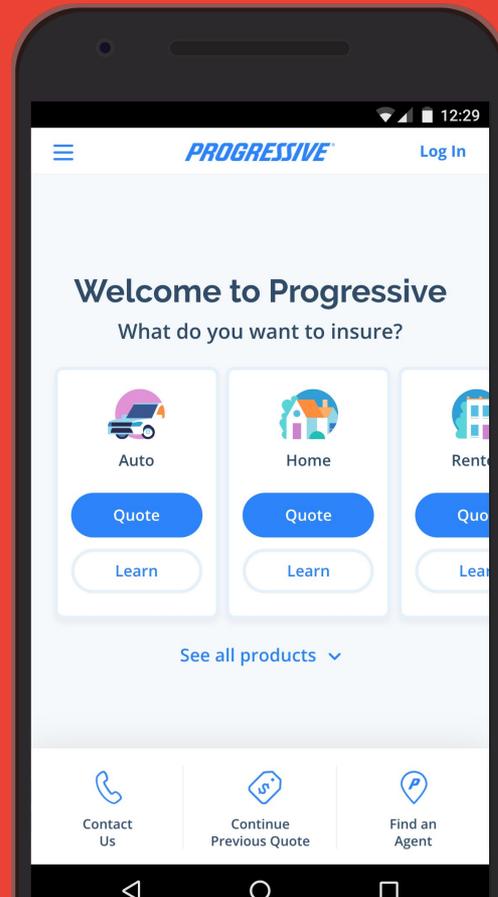
lemonade.com



progressive.com

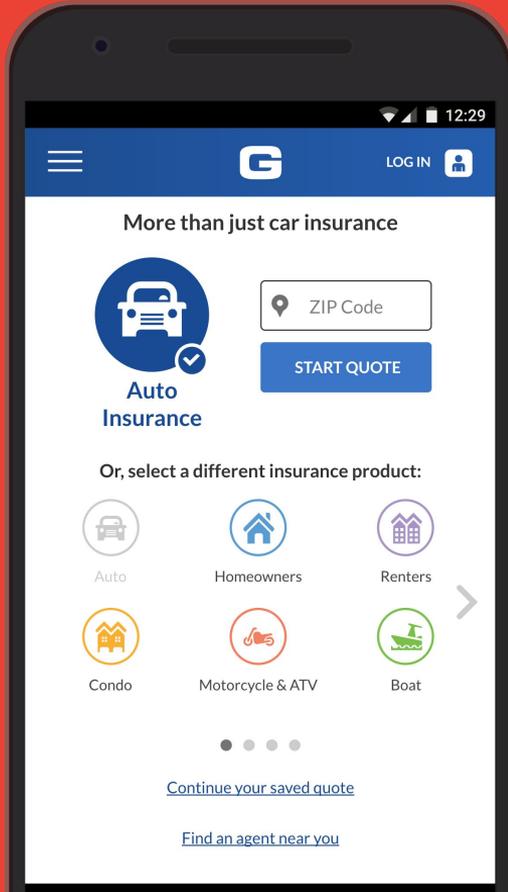


progressive.com



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

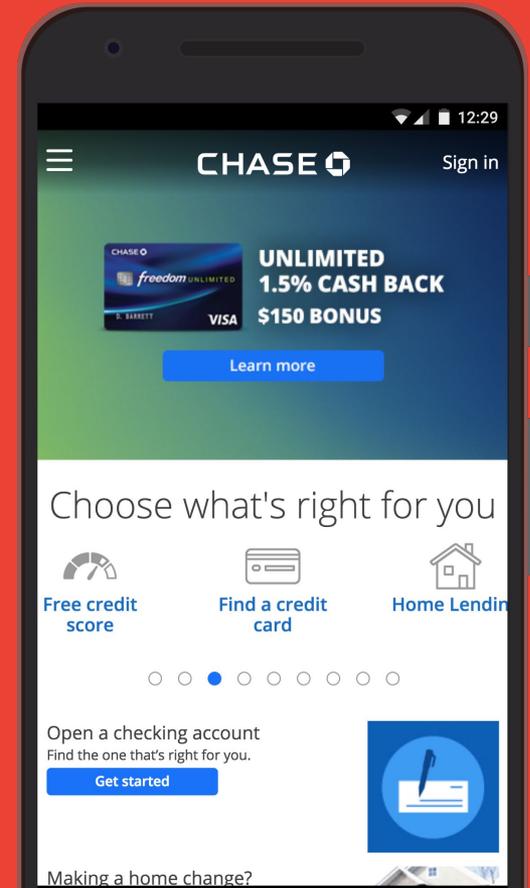
geico.com



loandepot.com

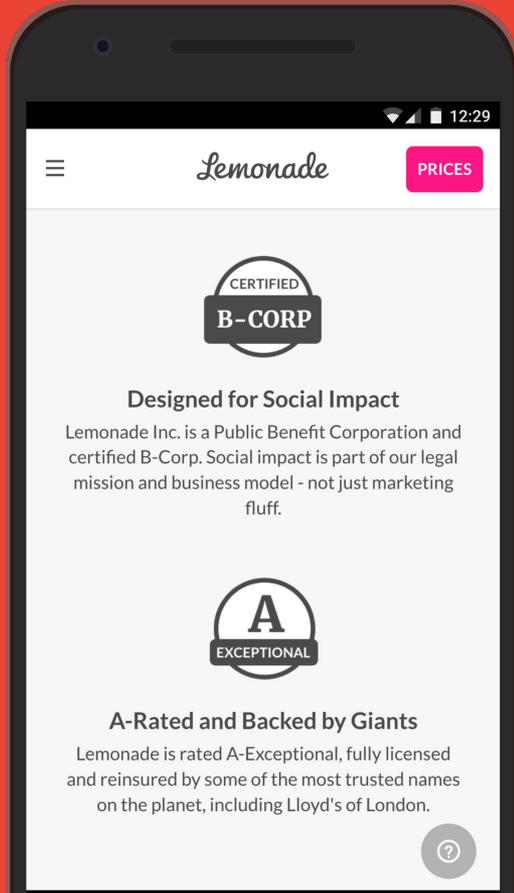


chase.com

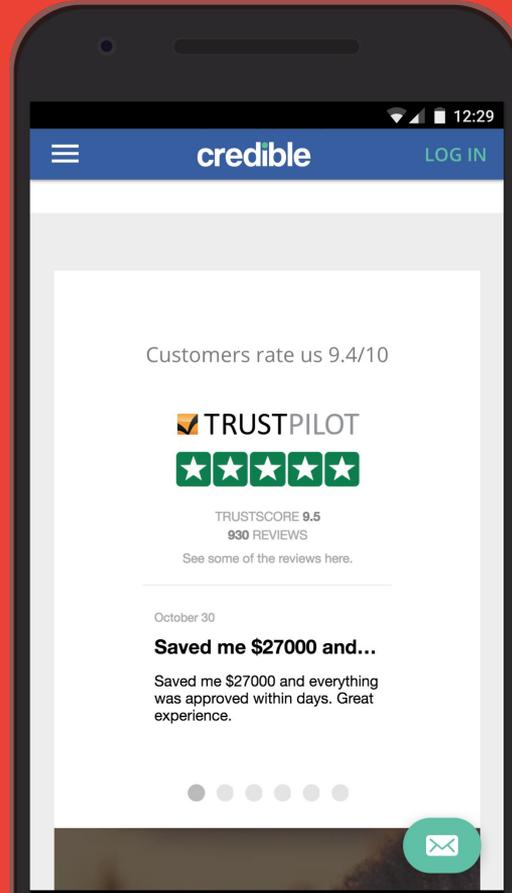


USE SOCIAL PROOF TO GAIN USER TRUST

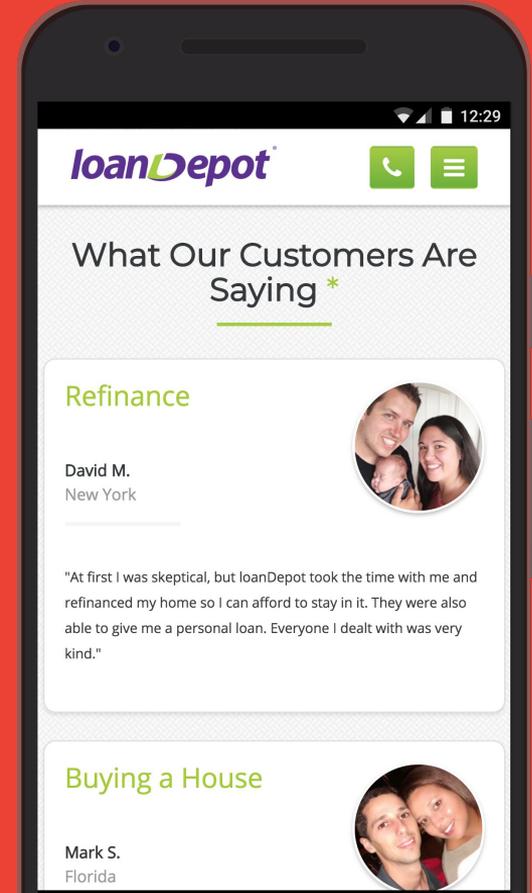
lemonade.com



credible.com

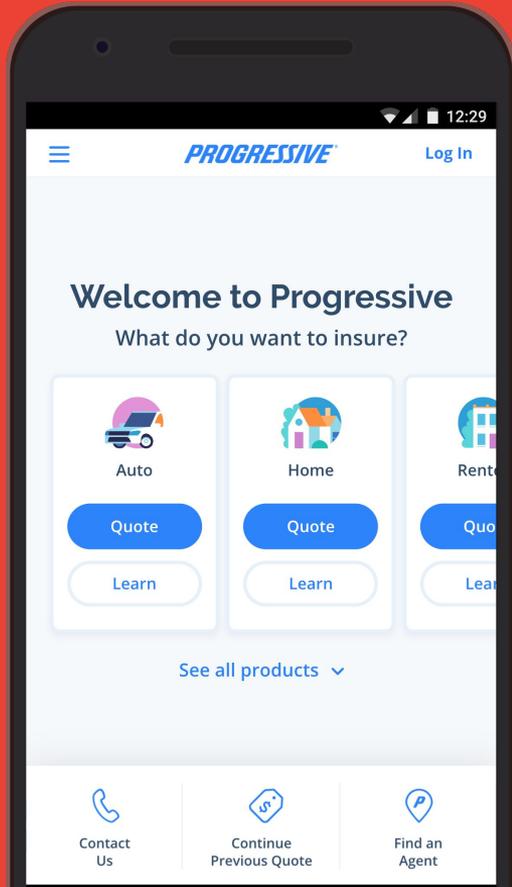


loandepot.com

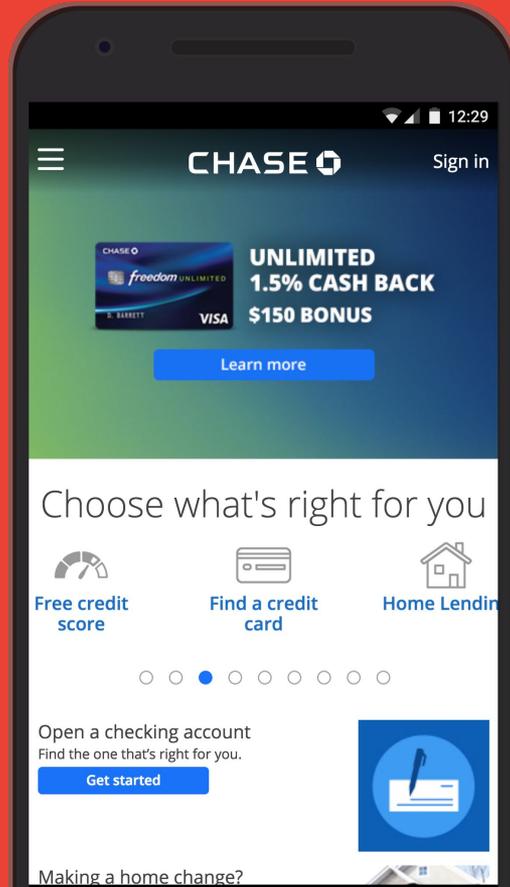


DON'T USE AUTOMATIC IMAGE CAROUSELS, INSTEAD OPT FOR USER INITIATED

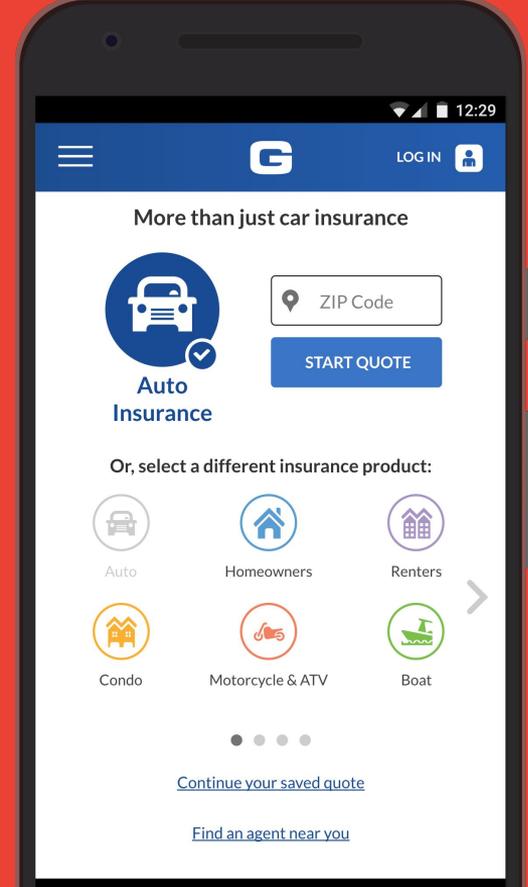
progressive.com



chase.com

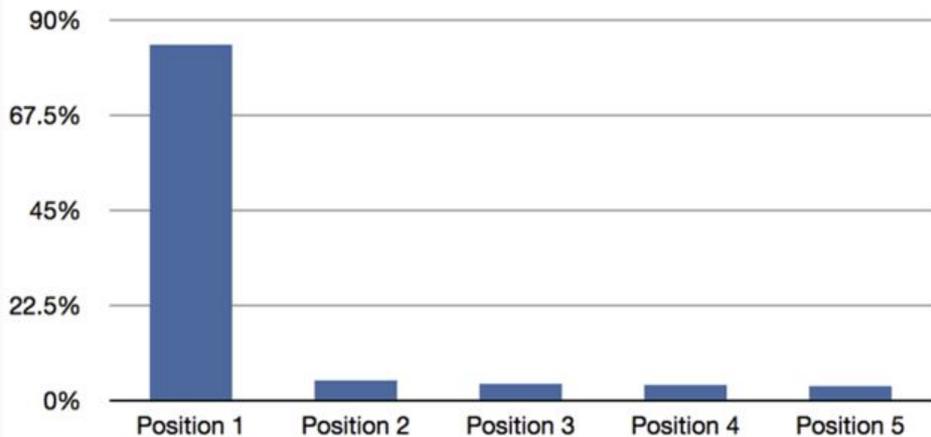


geico.com



RESEARCH: Carousels rarely work

ND.edu Feature Click-Through Rate



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



Luke Wroblewski

@lukew



Following

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

← Reply ↻ Retweet ★ Favorite ⋮ More

RESEARCH:

[Conversion XL](#)

[ClickZ](#)

[Widerfunnel](#)

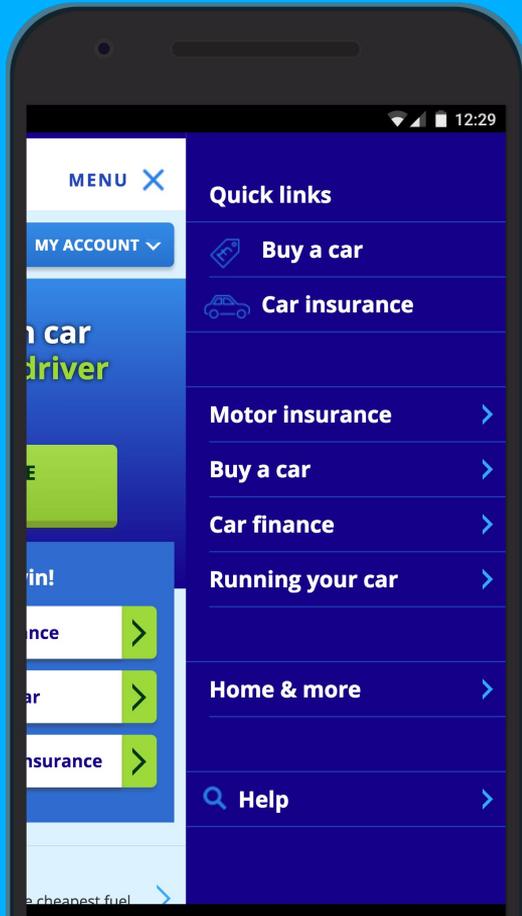
[NN Group](#)

[Erik Runyon](#)

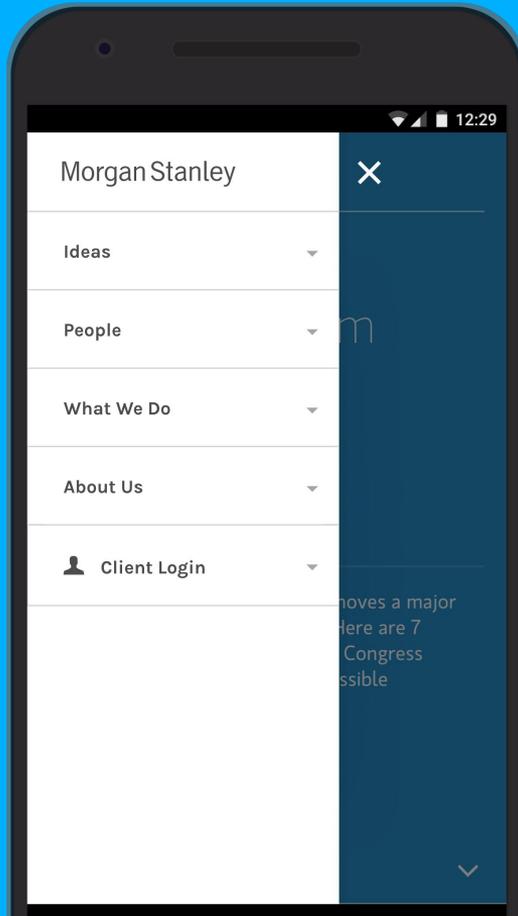
Menu & Navigation

KEEP MENU ON ONE PAGE, USE DYNAMIC MENU OR EXPANDERS

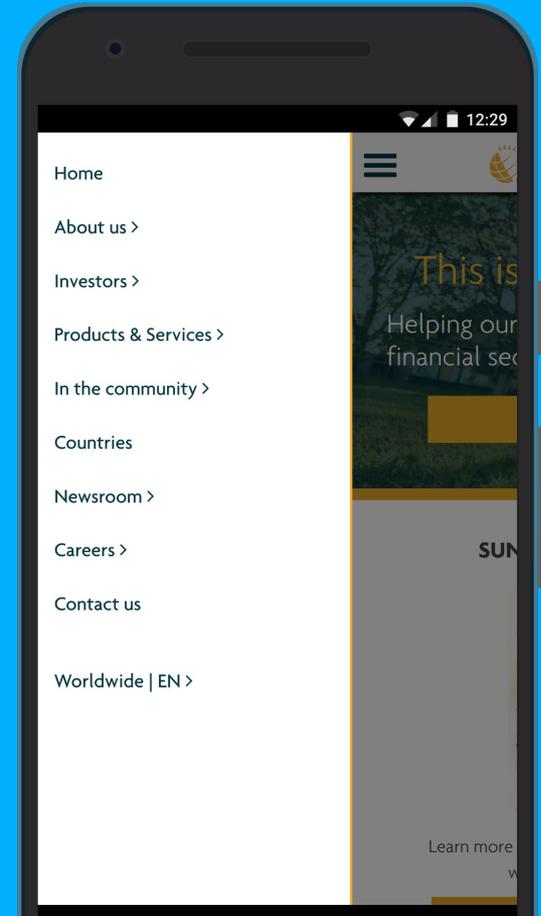
nerdwallet.com



zumiez.com

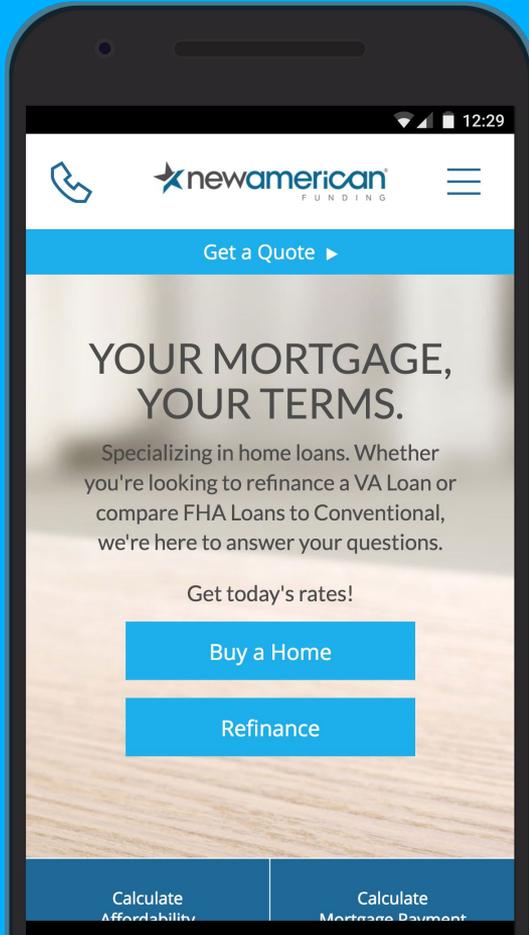


sunlife.com



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

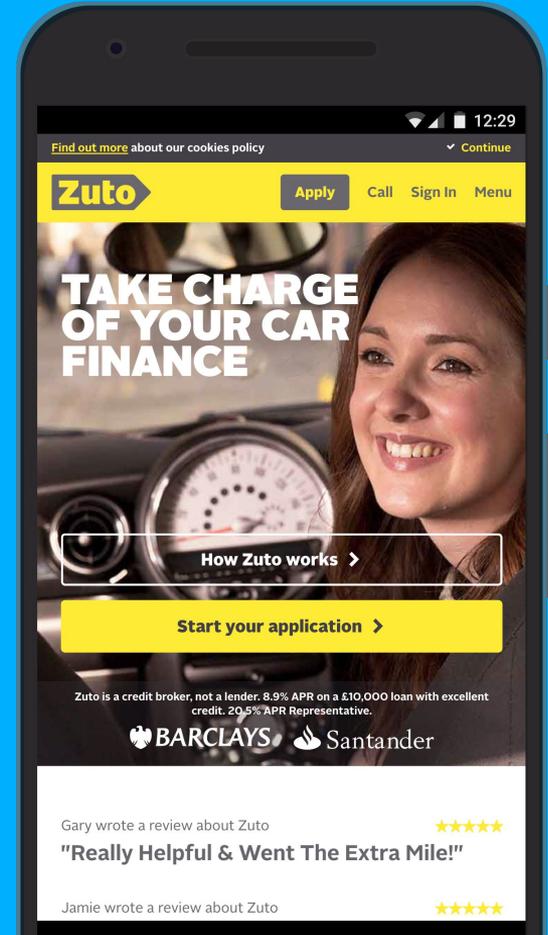
newamericanfunding.com



loandepot.com

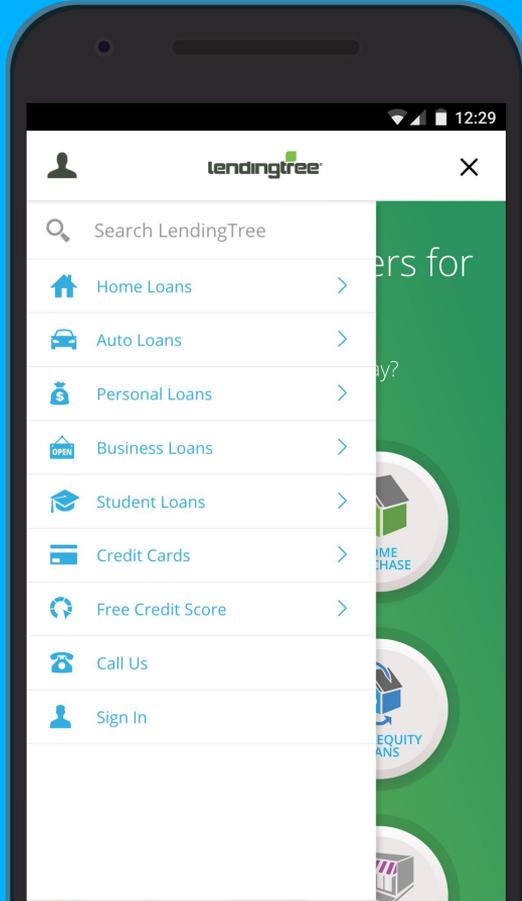


victorianplumbing.com

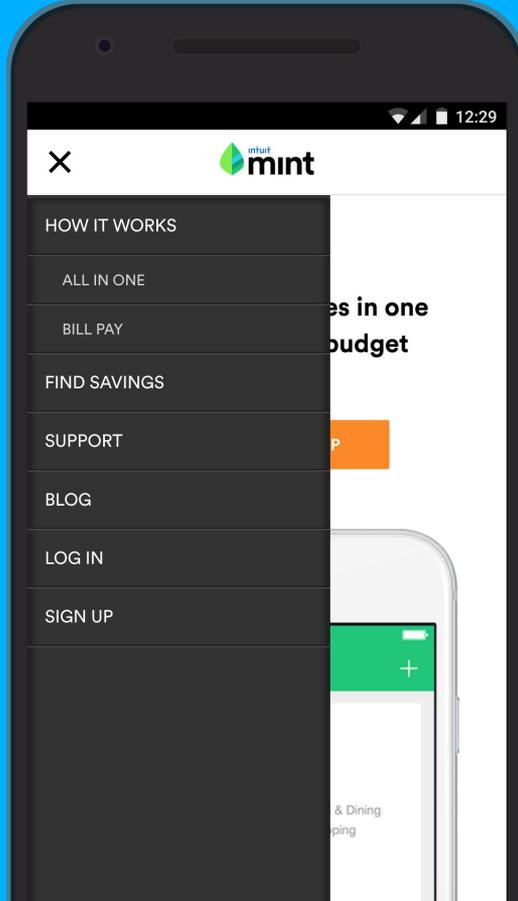


INCLUDE SUPPORT AND POST-SALES ACTIONS (LIKE SIGN-IN, APP DOWNLOAD) IN THE MENU

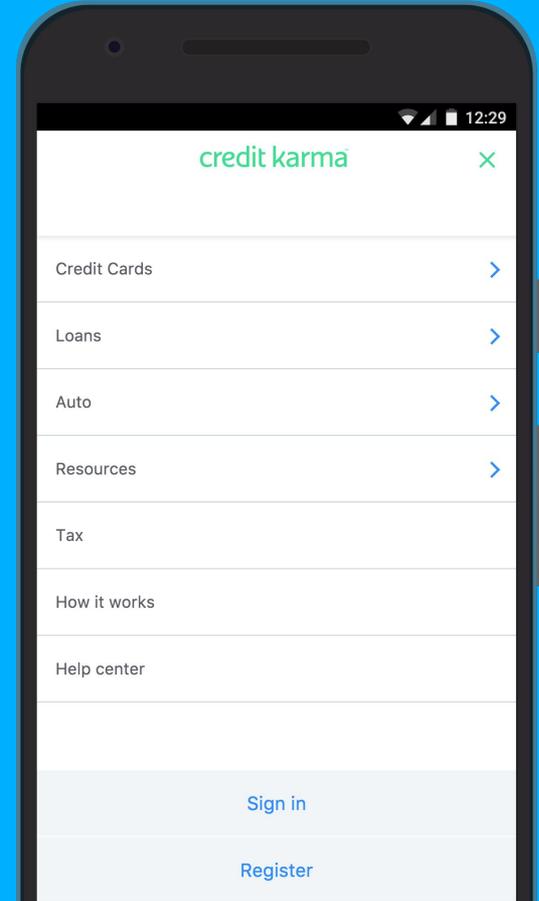
lendingtree.com



mint.com

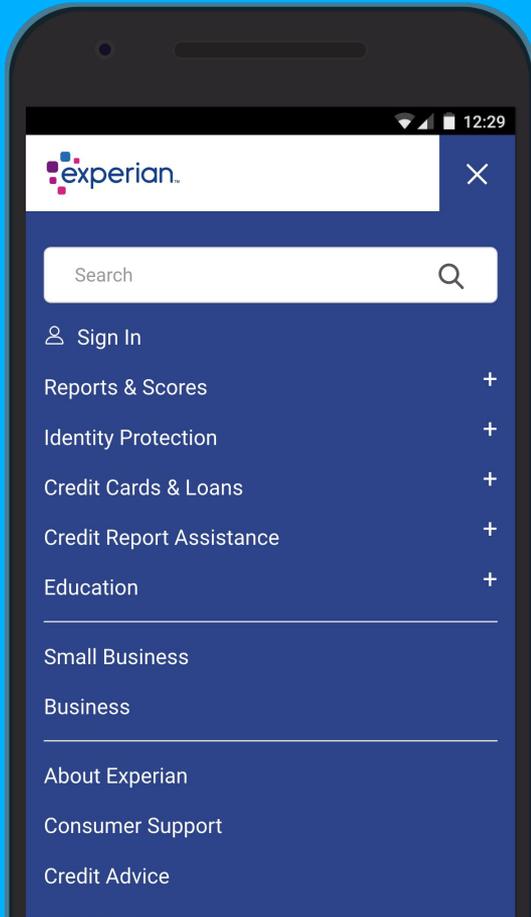


victorianplumbing.com

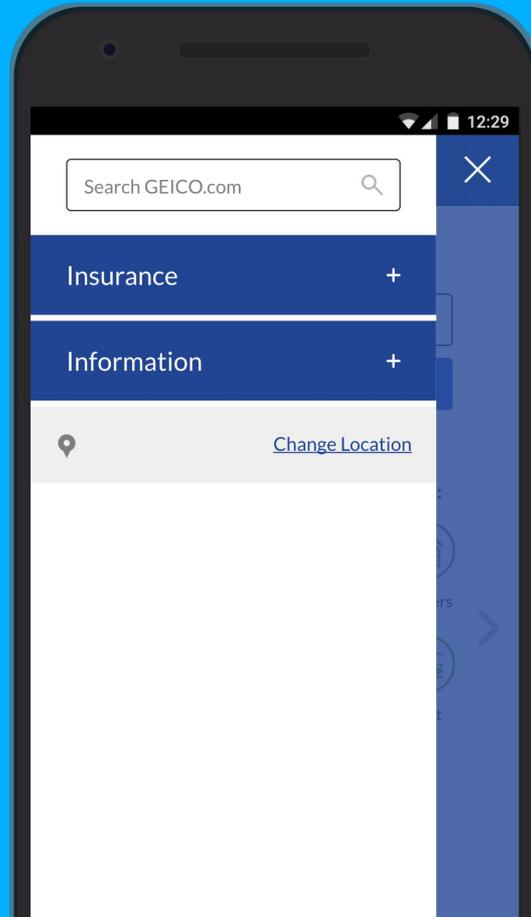


IF YOU HAVE A LARGE SET OF OFFERINGS, CONSIDER ADDING SEARCH TO HOMEPAGE OR THE MENU

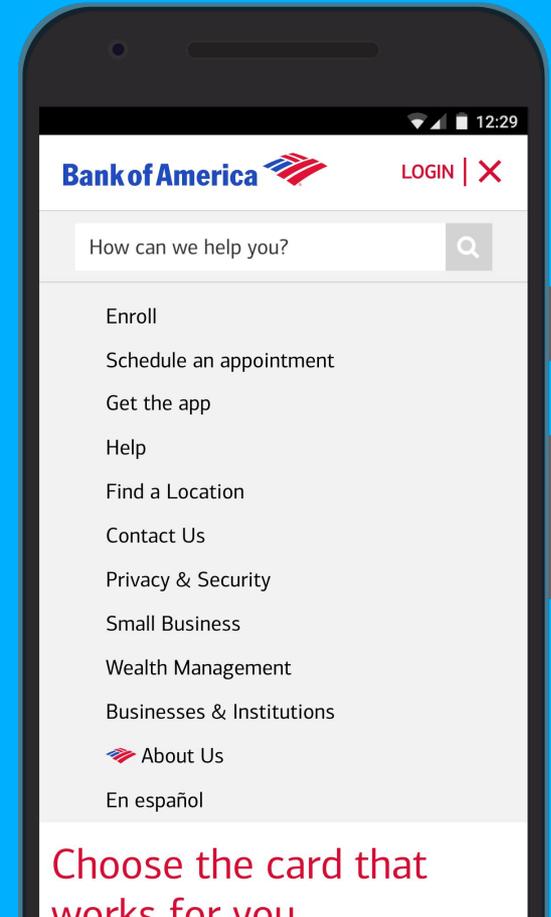
experian.com



geico.com



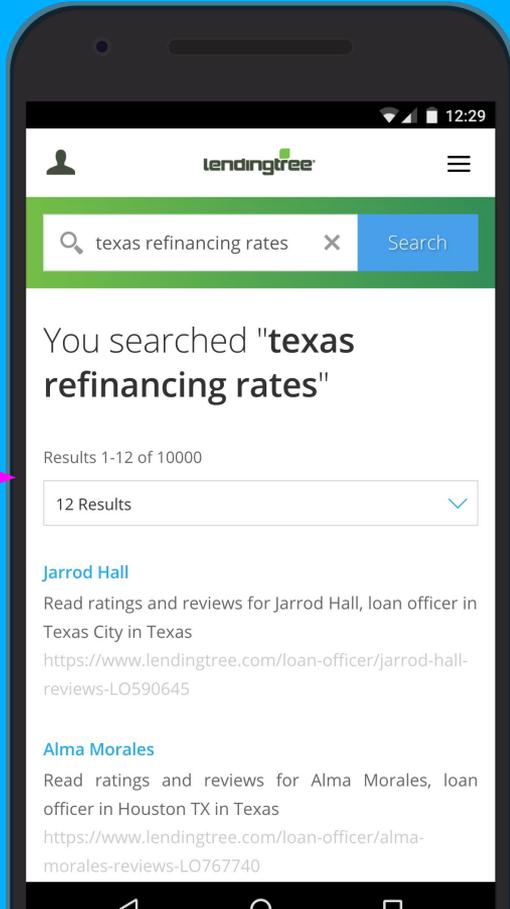
bankofamerica.com



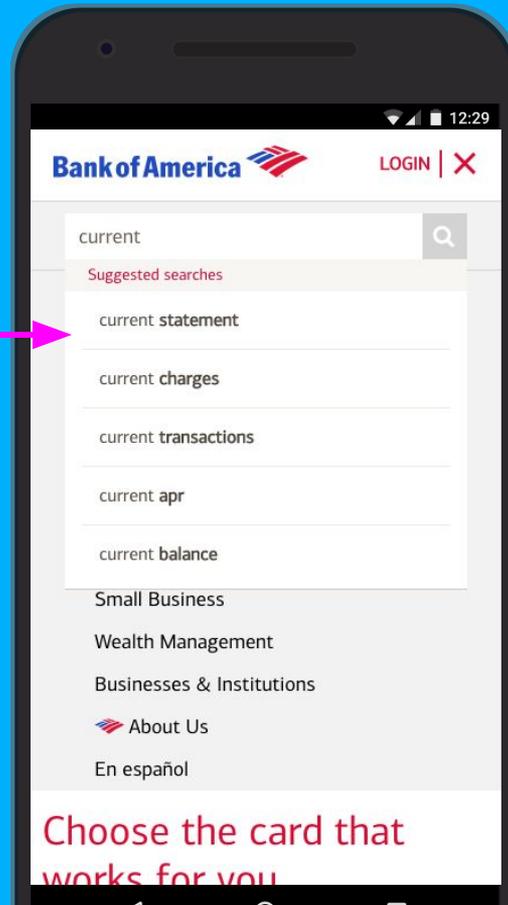
Choose the card that works for you

MAKE SEARCH USEFUL VIA AUTOCOMPLETE, DISPLAYING NUMBER OF RESULTS, AND FILTERING

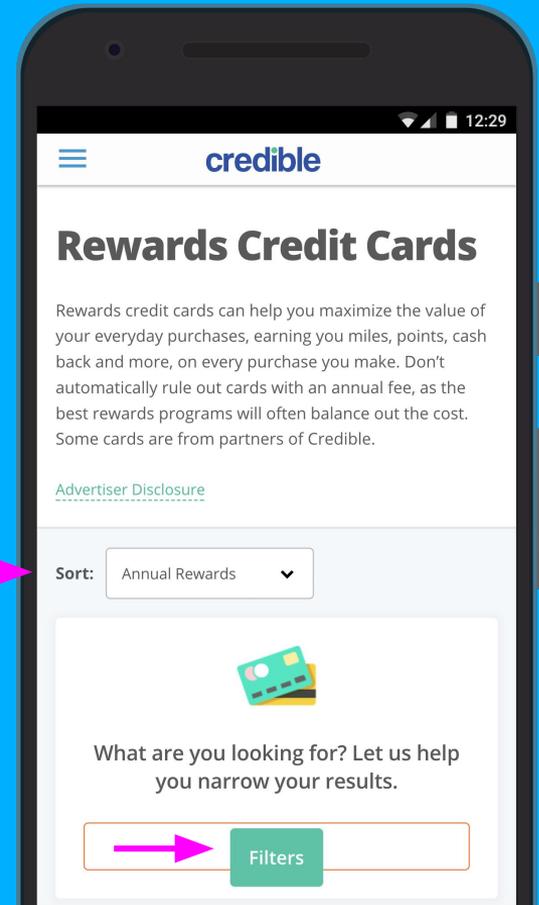
lendingtree.com



bankofamerica.com



credible.com



Product Page

DISPLAY CLEAR, DESCRIPTIVE CTAS ABOVE THE FOLD

confused.com

Confused.com MENU

RETRIEVE A QUOTE MY ACCOUNT

Save on car finance
Compare finance options and see your exact monthly payments.

GET A QUOTE
Approval in 3 mins

"I saved over £1800 by using Confused.com - Absolutely made up!"
Mr Adam Percy - Confused.com customer

★★★★★

★★★★☆
4.55 Average
128 Reviews

experian.com

experian.

Your identity is valuable. We can help protect it.
Get better identity theft detection, protection & resolution from Experian.

Your Protection Level
High

Free for 30 days, then just \$19.99 /month¹

Start for free >

Learn More

¹IMPORTANT INFORMATION

citi.com

citi

The Citi® Double Cash Card
Earn Cash Back Twice

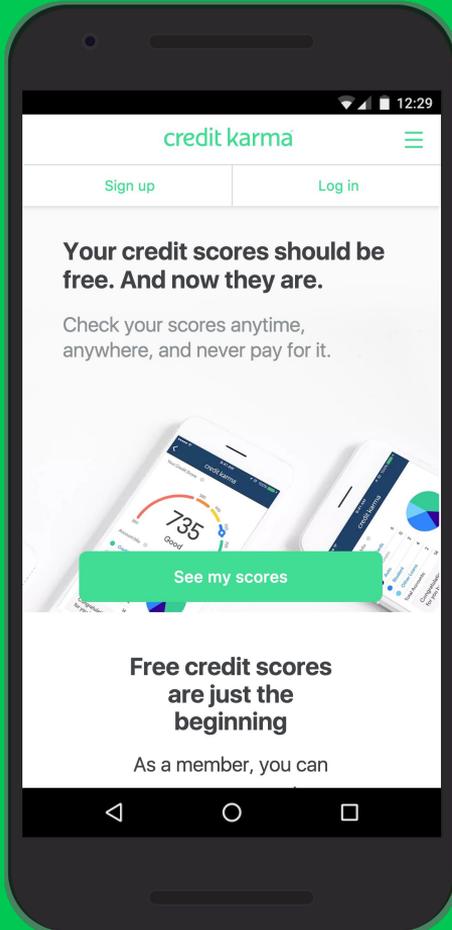
1% CASH BACK + 1% CASH BACK
ON PURCHASES AS YOU PAY FOR THOSE PURCHASES

APPLY NOW

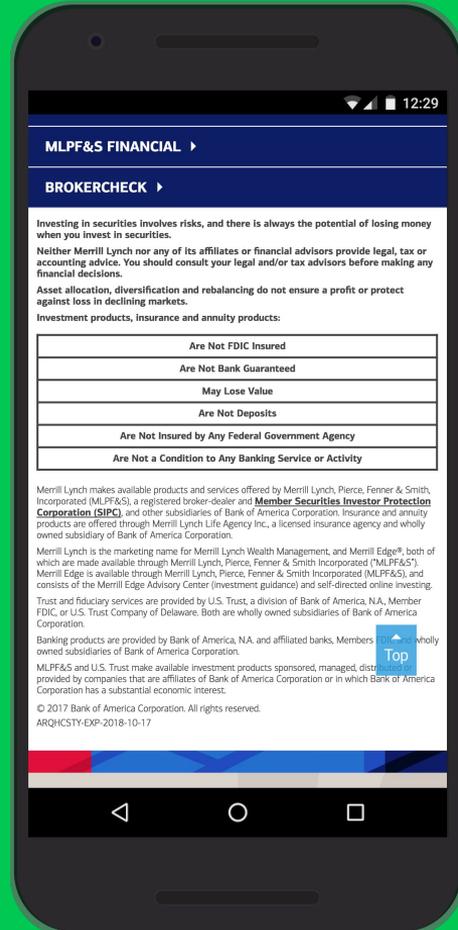
[See Pricing and Other Important Information for Details](#)

Plus a Balance Transfer Offer: 0% intro APR for 18 months on balance transfers; after that, the variable APR

USE LEGIBLE FONTS- 16px or more

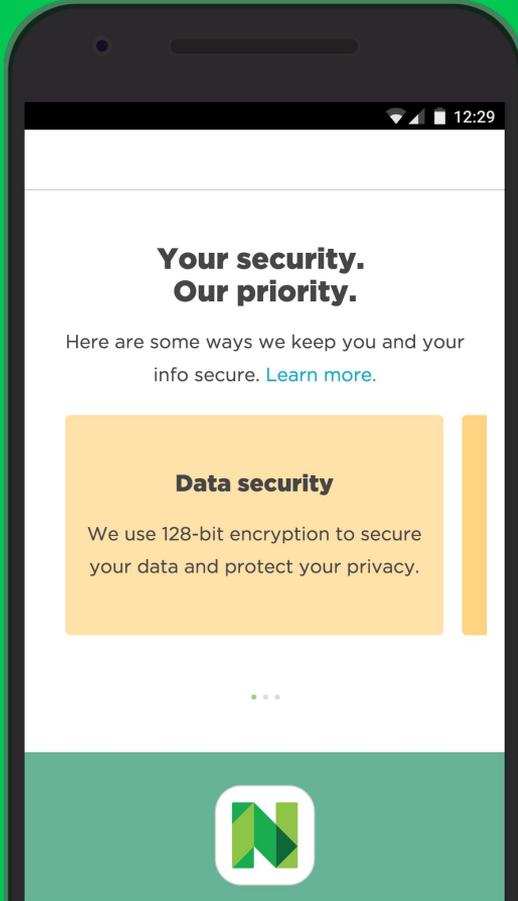


VS.

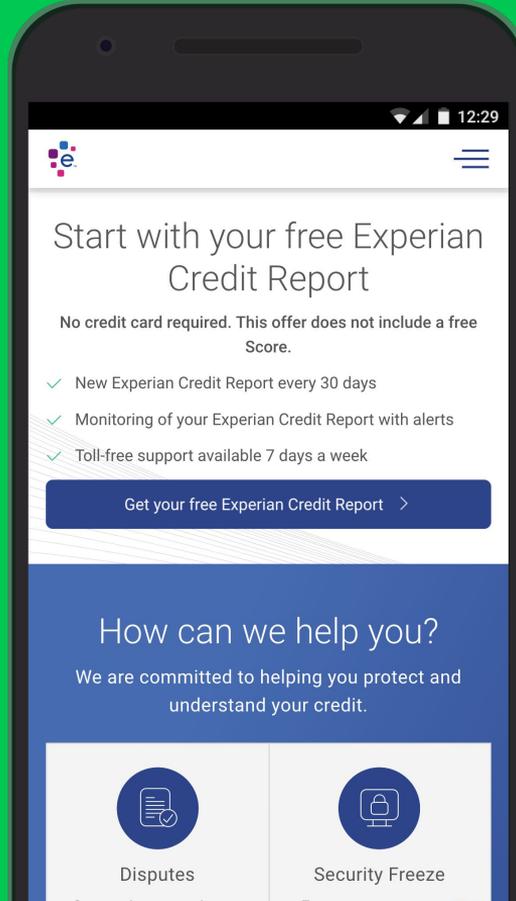


ENSURE PRODUCT INFORMATION IS READABLE BY USING BULLETS, HEADLINES AND MOBILE SPECIFIC FORMATTING

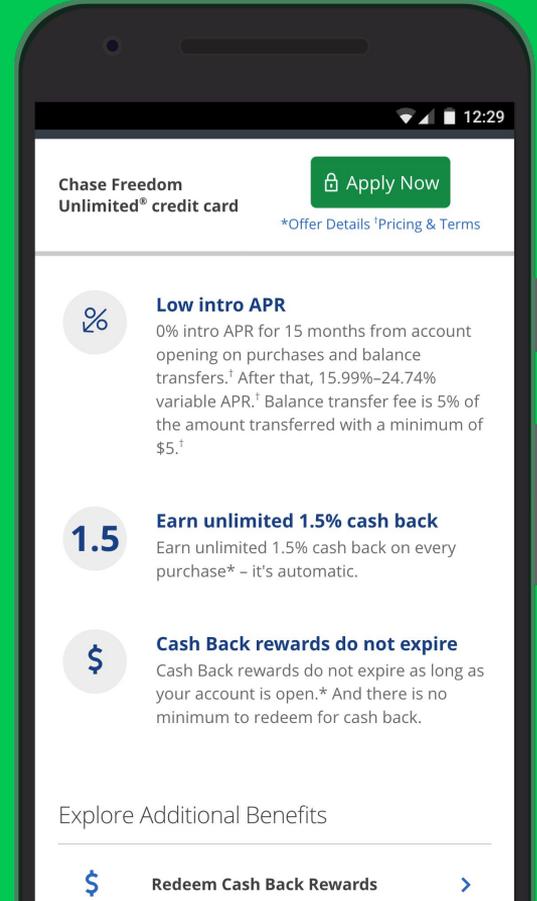
nerdwallet.com



experian.com

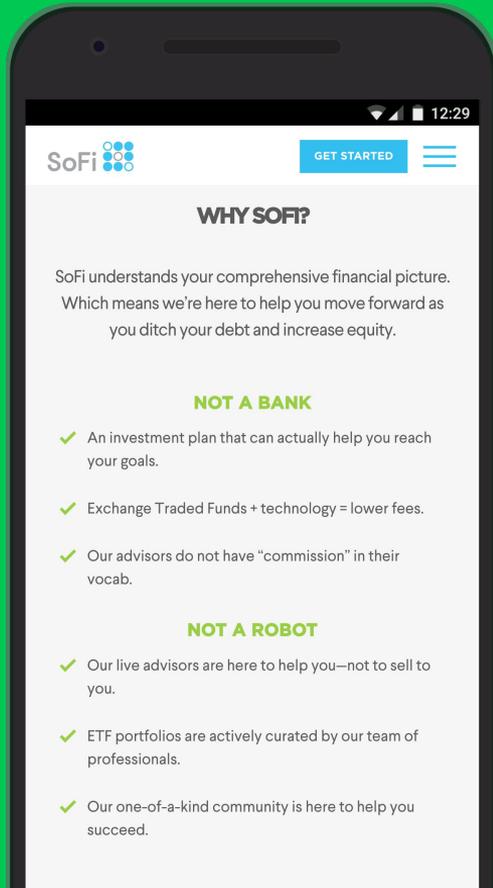


chase.com

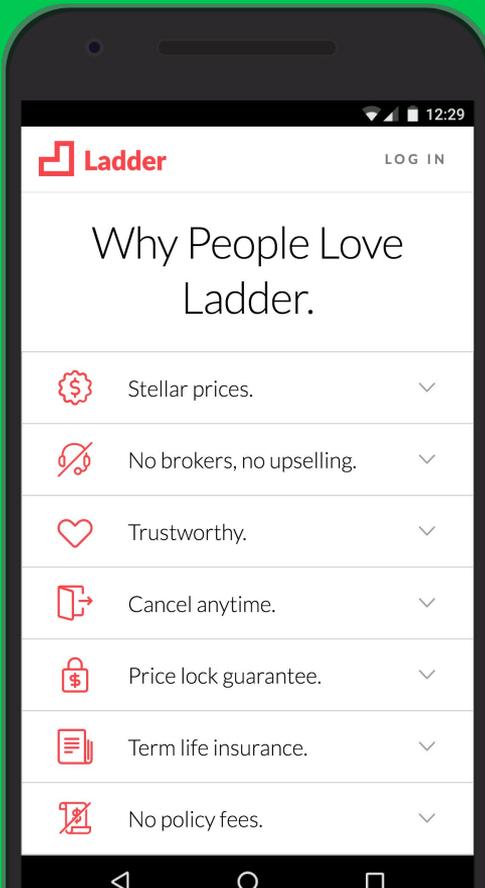


ENSURE PRODUCT INFORMATION IS READABLE BY USING BULLETS, HEADLINES AND MOBILE SPECIFIC FORMATTING

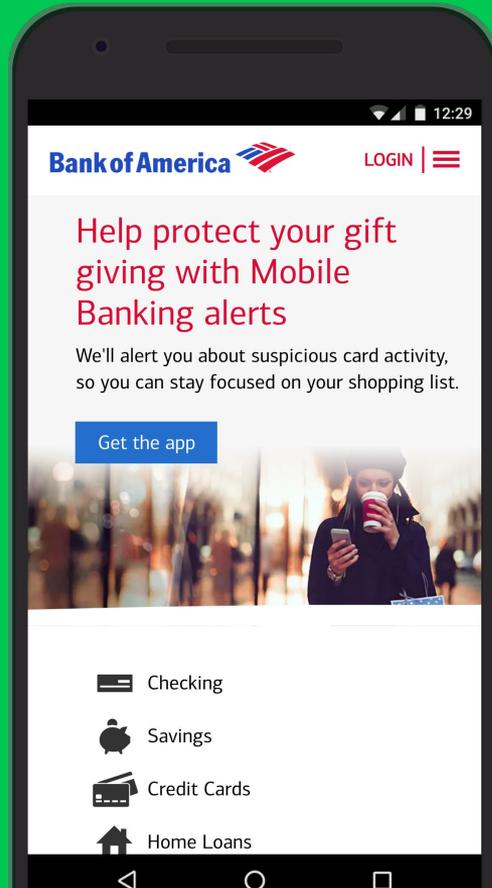
sofi.com



ladderlife.com



bankofamerica.com

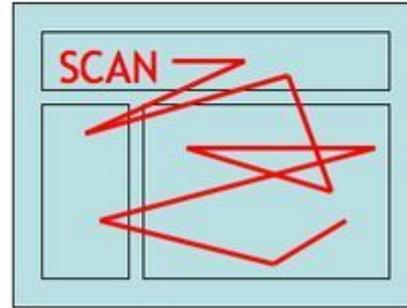
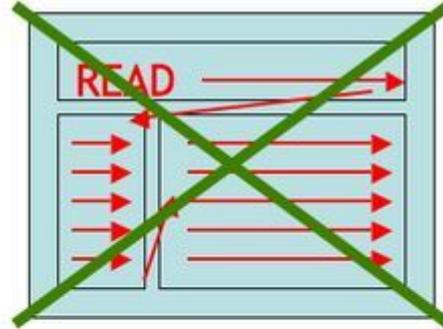


RESEARCH: People don't read they skim

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

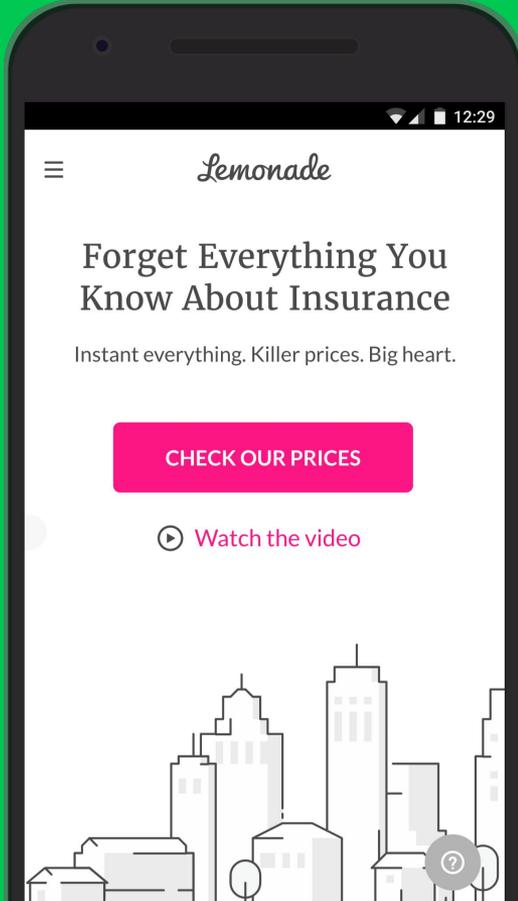
The main thing they **DO**
read is the **headline**

**Keep the focus on value
propositions**

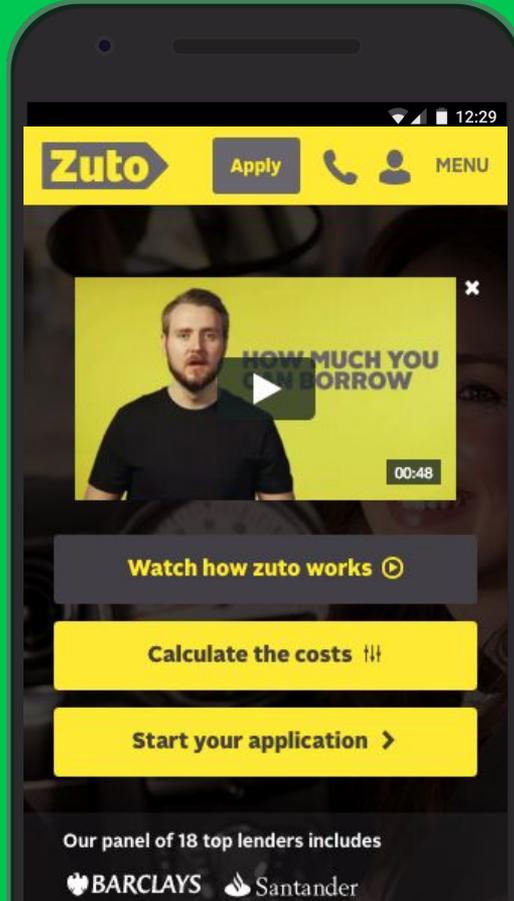


USE VIDEO AS A WAY TO EDUCATE USERS

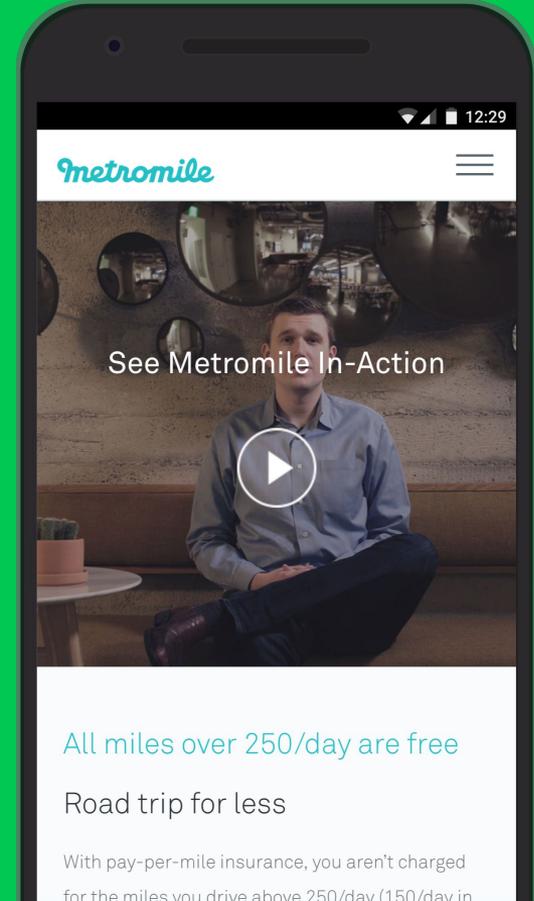
lemonade.com



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.

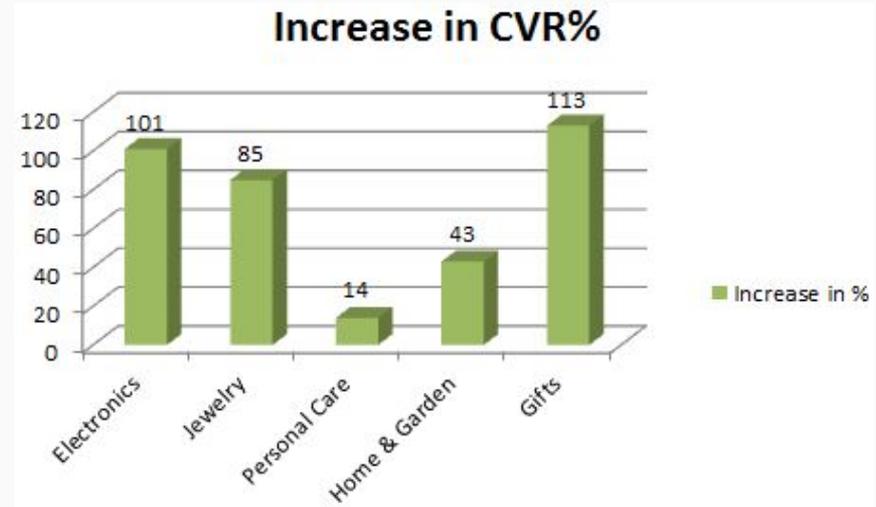
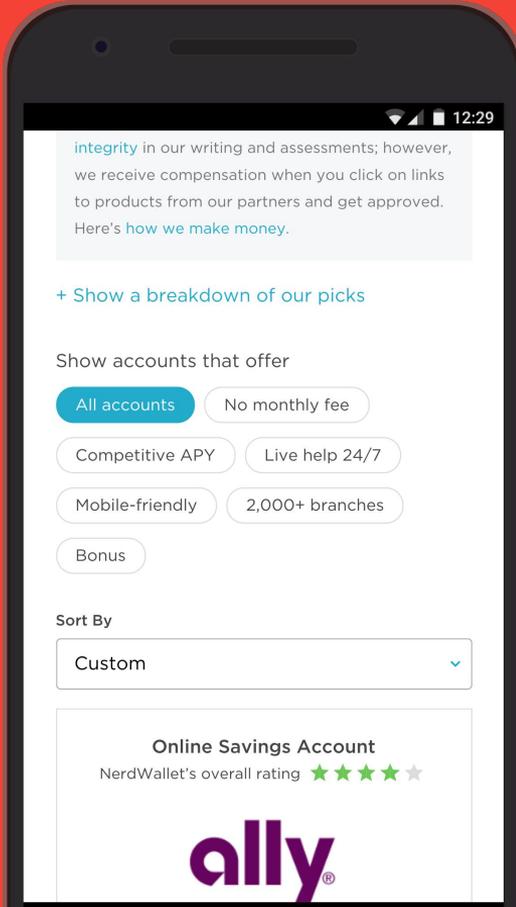


Chart shows the conversion rate increases for shoppers who watched product videos

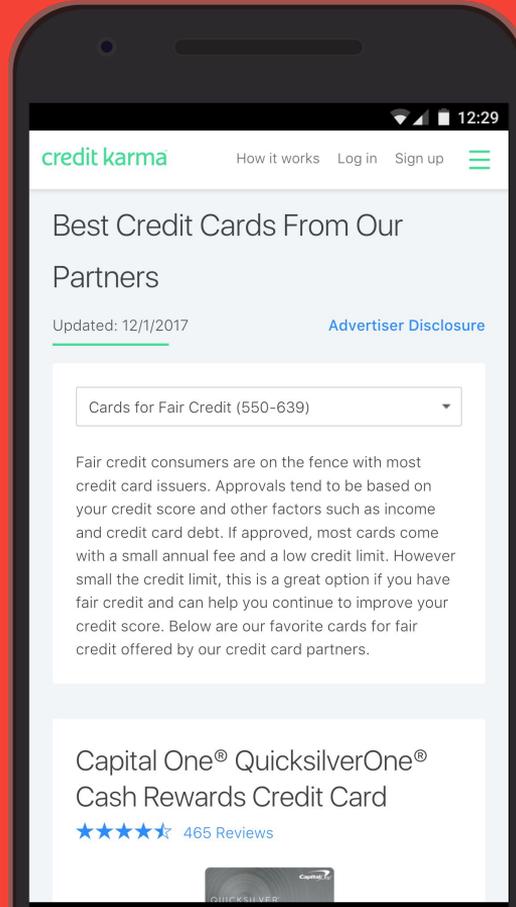
Compare/Pricing

ENABLE USERS TO SORT, FILTER AND NARROW DOWN PRODUCT CHOICES

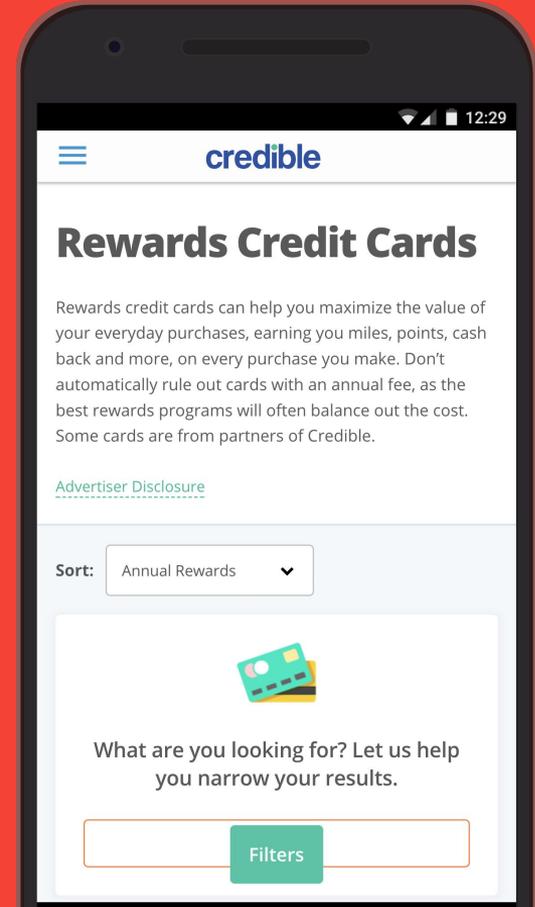
nerdwallet.com



creditkarma.com



credible.com



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

moneysupermarket.com

Close ✕

Refine your quote

Change your quote using the options below

Type of cover

Comprehensive Cover ▾

Voluntary excess

- £250 +

Payment type

Annual Monthly

[← Edit full quote details](#)

insurify.com

< Start your investment plan

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

Enter Age

Not retired Retired

\$ Enter Income

Get Started

credible.com

Reset Filter ✕

I am looking for

Rewards

Cash Back

Travel

▼ Show more

I want...

No annual fee

Welcome offer

Rewards

No balance transfer fee

No foreign transaction fee

My credit score is

Excellent (720-850)

See 28 results

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

turbotax.com

The screenshot shows the TurboTax website with two main pricing options. The 'Free Edition' is highlighted with a pink box and includes a 'File for \$0' button. The 'Deluxe' edition is also highlighted with a pink box and includes a 'Start for Free' button. A pink callout bubble points to the 'Start for Free' button.

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

Deluxe **MOST POPULAR**
Maximize tax deductions and credits
~~\$59.99~~ \$39.99* State additional
★★★★★ (4.7/5 | 123943 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

lifelock.com

The screenshot shows the LifeLock website with three membership plans. The 'LIFELOCK ULTIMATE PLUS' plan is highlighted with a pink box and includes a 'OUR BEST' badge. The 'LIFELOCK ADVANTAGE' and 'LIFELOCK STANDARD' plans are also visible.

LifeLock LIVE AGENT
Select a plan. Don't worry, you can switch it later.

LIFELOCK ULTIMATE PLUS™ \$29⁹⁹/mo **OUR BEST**
Choose this plan if you:
• Have investments or a 401(k)
• Have higher net worth
Plus applicable sales tax
Pricing details below*
START MEMBERSHIP
Show Details ▾

LIFELOCK ADVANTAGE™ \$19⁹⁹/mo
Choose this plan if you:
• Have 2+ Bank accounts
• Have savings to protect
Plus applicable sales tax
Pricing details below*
START MEMBERSHIP
Show Details ▾

LIFELOCK STANDARD™ \$9⁹⁹/mo
Choose this plan if you:
• Have a SS#
• Have basic assets
Plus applicable sales tax
Pricing details below*
START MEMBERSHIP
Show Details ▾

hrblock.com

The screenshot shows the H&R Block website with four tax filing options. The 'Free Online Tax Filing' and 'Deluxe Online Tax Filing' options are highlighted with pink boxes. The 'Premium Online Tax Filing' and 'Self-Employed Online Tax Filing' options are also visible.

H&R BLOCK MY ACCOUNT
Select a plan. Don't worry, you can switch it later.

Free Online Tax Filing
Best for new filers, simple tax returns and homeowners
\$0
+ \$0 per state filed
★★★★★ 4.5
File For Free

Deluxe Online Tax Filing
Best for getting the most deductions
\$34.99
~~\$54.99~~
+ \$36.99 per state filed
★★★★★ 4.0
Start For Free

Premium Online Tax Filing
Best for investors and rental property owners

Self-Employed Online Tax Filing
Best for small business owners

ALWAYS PROVIDE CONSISTENT COMPARISON CATEGORIES

comparethemarket.com

Insurance features explained ⓘ

AIG Established 2008
Life claims paid 92.2%

Monthly £3.64

Apply online Set-up speed

More details

LIVE LIVERPOOL VICTORIA Established 1843
Life claims paid 98.0%

Monthly £5.00

Apply online Set-up speed

More details

AVIVA Established 1696
Life claims paid 99.0%

Monthly Apply by phone Set-up speed

turbotax.com

Free Edition **AbsoluteZERO.**
Simple tax returns (1040EZ/1040A)

\$0 Federal. \$0 State. \$0 To File.

★★★★★ (4.8/5 | 89600 reviews)

File for \$0

Deluxe **MOST POPULAR**
Maximize tax deductions and credits

~~\$59.99~~ \$39.99* State additional

★★★★★ (4.7/5 | 123943 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

credible.com

credible

< BACK

Advertiser Disclosure

Chase Sapphire Preferred® Card
Apply
on Chase's website

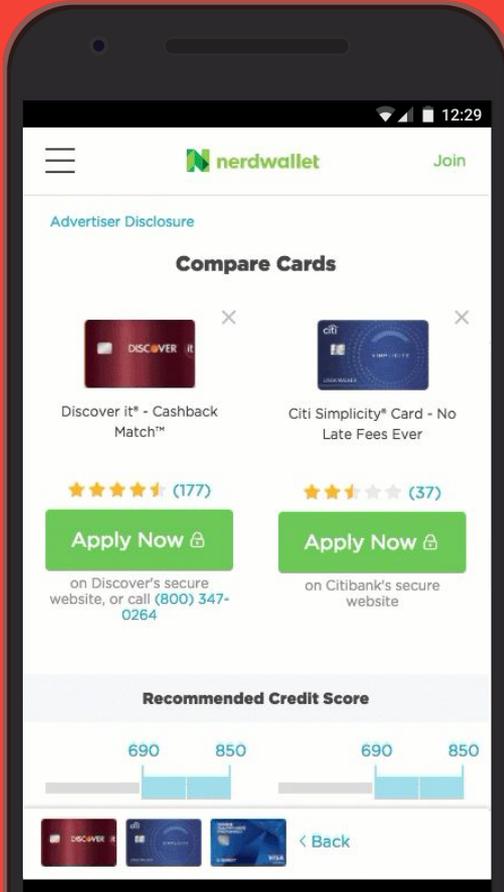
Discover it® Miles
Apply
on Discover Card's website

DETAILS ^

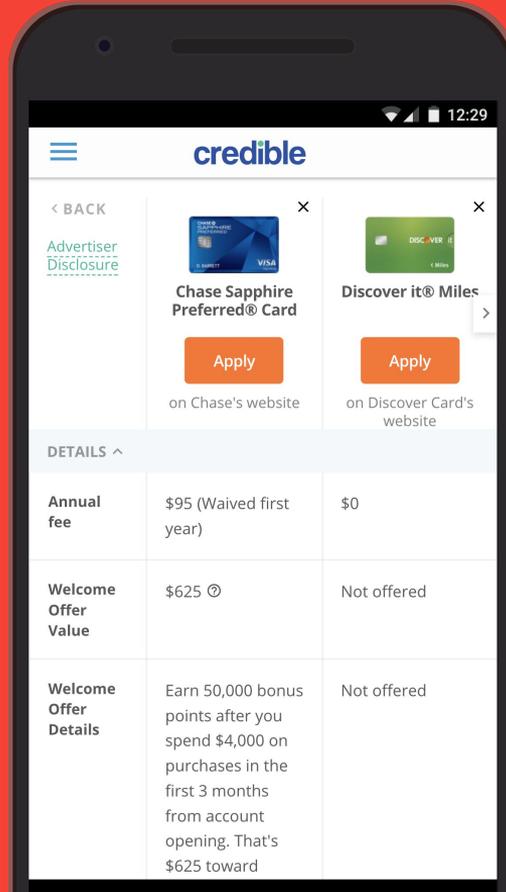
Annual fee	\$95 (Waived first year)	\$0
Welcome Offer Value	\$625 ☺	Not offered
Welcome Offer Details	Earn 50,000 bonus points after you spend \$4,000 on purchases in the first 3 months from account opening. That's \$625 toward	Not offered

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

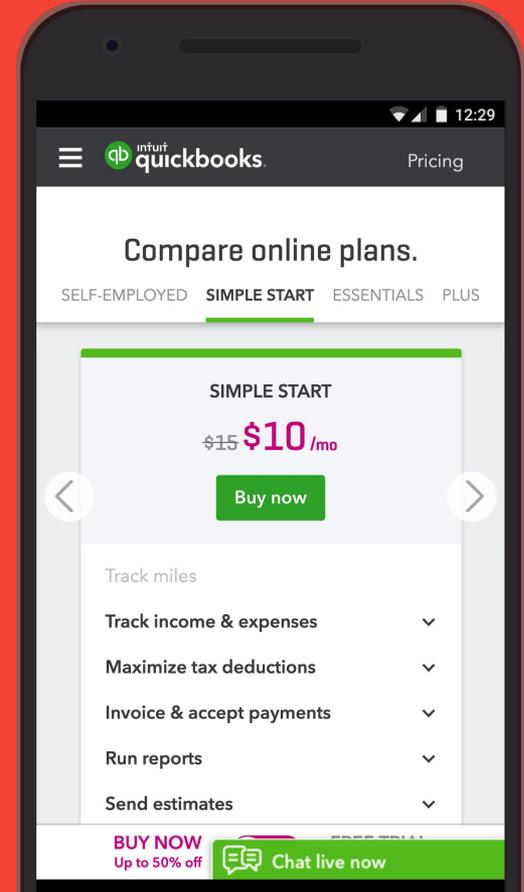
nerdwallet.com



credible.com



quickbooks.com



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

MOBILE

Show Recommendation

Free Edition **AbsoluteZERO.**
Simple tax returns (1040EZ/1040A)

\$0 Federal, \$0 State, \$0 To File.

★★★★★ (4.6/5 | 89600 reviews)

File for \$0

Deluxe **MOST POPULAR**
Maximize tax deductions and credits

\$59.99 \$39.99* State additional

★★★★★ (4.7/5 | 123943 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 +

Premier
Investments and rental property

Premier
Investments and rental property

\$79.99 \$59.99* State additional

★★★★★ (4.6/5 | 24882 reviews)

Start for Free

Self-Employed
Personal & business income and expenses

\$149.99 \$89.99* State additional

★★★★★ (4.6/5 | 23259 reviews)

Start for Free

NEW **turbotaxlive**
CPA or EA advice on demand and a final review

\$179.99 \$149.99* State additional

★★★★★ (4.7/5 | 71 reviews)

Start for Free

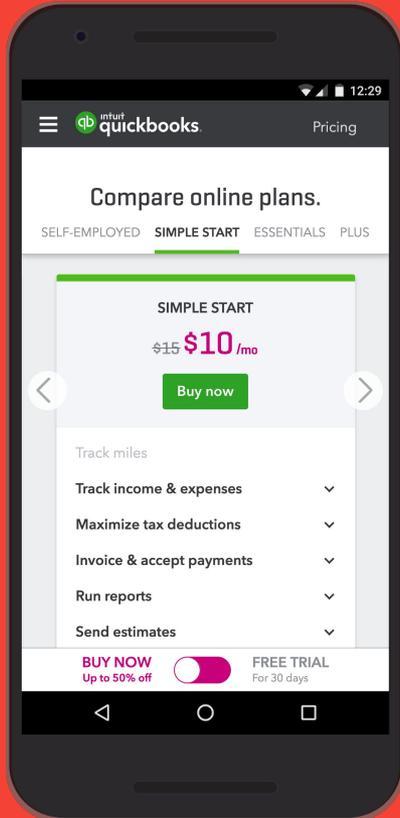
- Maximum refund guaranteed
- Every detail reviewed
- 100% accurate calculations

DESKTOP

<p>Free Edition AbsoluteZERO.</p> <p>Simple tax returns (1040EZ/1040A)</p> <p>\$0 Fed \$0 State \$0 To File</p> <p>File for \$0</p>	<p>Deluxe MOST POPULAR</p> <p>Maximize tax deductions and credits</p> <p>\$59.99 \$39.99* State additional</p> <p>Start for Free Pay only when you file</p>	<p>Premier</p> <p>Investments and rental property</p> <p>\$79.99 \$59.99* State additional</p> <p>Start for Free Pay only when you file</p>	<p>Self-Employed</p> <p>Personal & business income and expenses</p> <p>\$149.99 \$89.99* State additional</p> <p>Start for Free Pay only when you file</p>	<p>NEW turbotaxlive</p> <p>CPA or EA advice on demand and a final review</p> <p>\$179.99 \$149.99* State additional</p> <p>Start for Free Pay only when you file</p>
<p>★★★★★ (4.8/5 89600 reviews)</p> <p>More Details ▾</p> <ul style="list-style-type: none"> 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 <p>See why it's free</p>	<p>★★★★★ (4.7/5 123943 reviews)</p> <p>More Details ▾</p> <p>Everything in Free Edition, plus</p> <ul style="list-style-type: none"> Searches 350+ tax deductions and credits Maximizes mortgage and property tax deductions 	<p>★★★★★ (4.6/5 24882 reviews)</p> <p>More Details ▾</p> <p>Everything in Deluxe, plus</p> <ul style="list-style-type: none"> Covers stocks, bonds, ESPPs, and other investment income Automatically imports investment income 	<p>★★★★★ (4.6/5 23259 reviews)</p> <p>More Details ▾</p> <p>Everything in Premier, plus</p> <ul style="list-style-type: none"> Guidance for independent contractors, freelancers and business owners Uncovers industry-specific deductions personalized to you 	<p>★★★★★ (4.7/5 71 reviews)</p> <p>More Details ▾</p> <p>NEW</p> <p>CPA or EA advice and review</p> <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 <p>We'll make any necessary...</p>

EXAMPLE: QUICKBOOKS (PRICING COMPARISON ON A SMALL SCREEN)

MOBILE

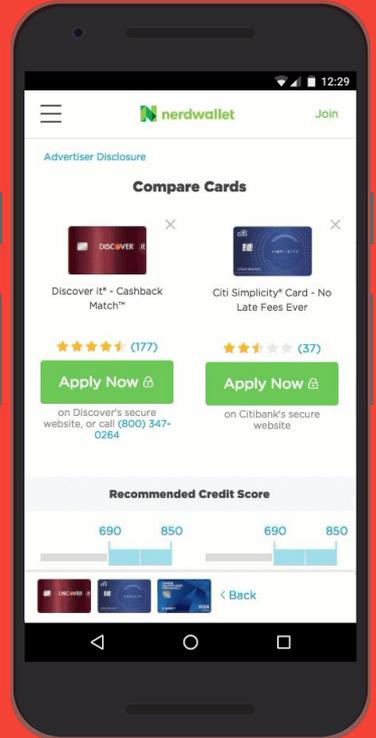
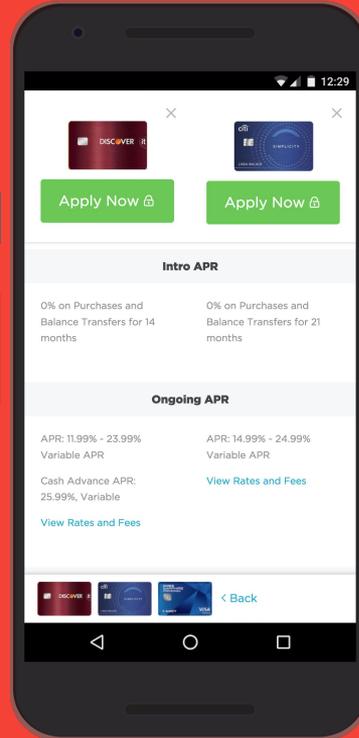
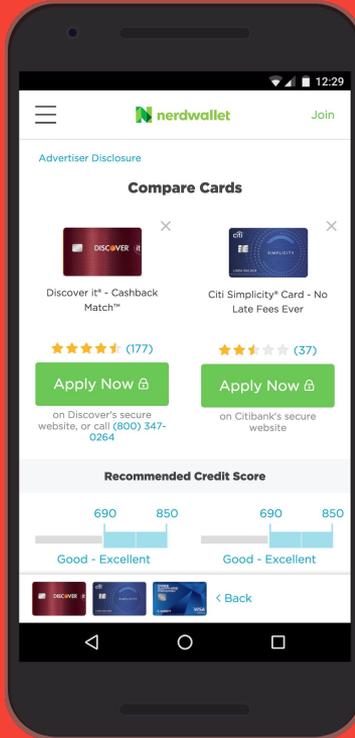
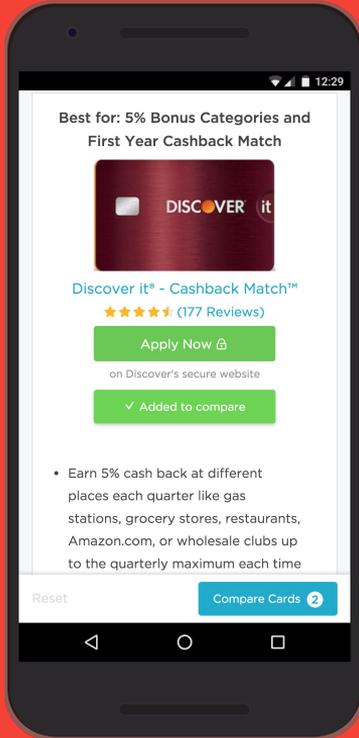
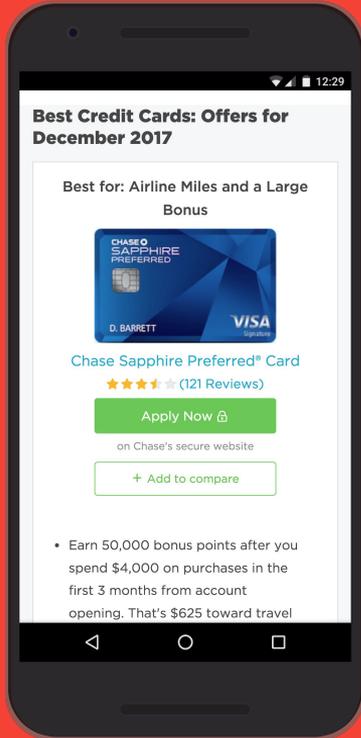


DESKTOP

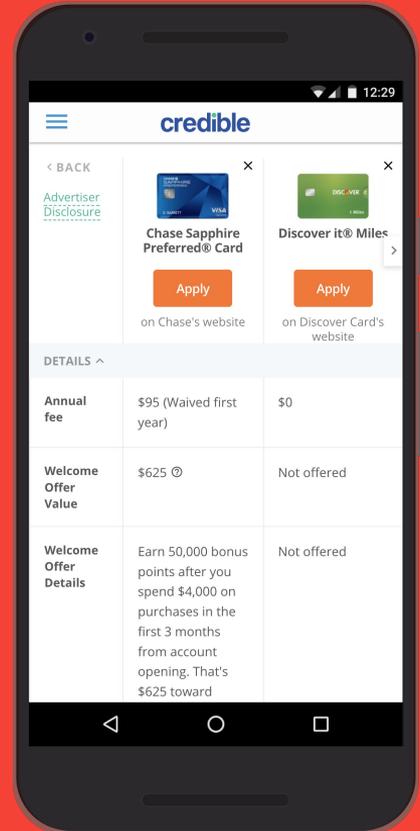
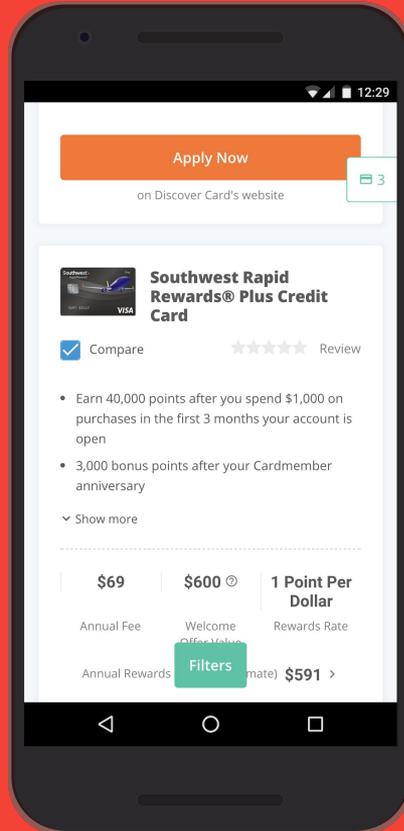
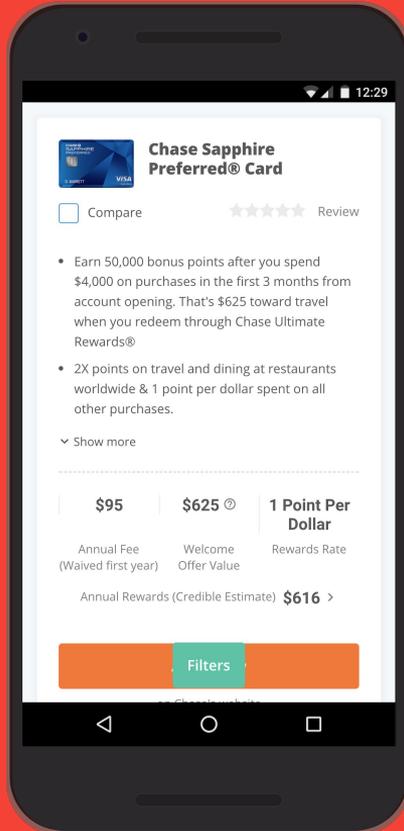
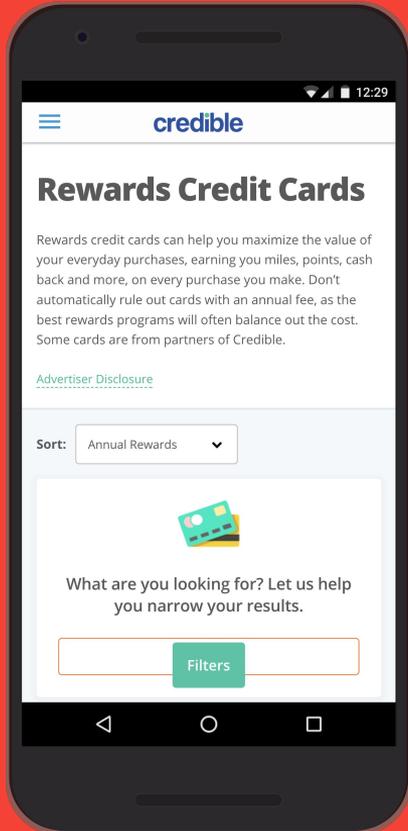
The desktop website interface displays the 'Choose your QuickBooks Online plan' screen. The header includes the QuickBooks logo, navigation links (Plans & Pricing, How it Works, Support), and contact information (For Sales: 1.877.683.3280, Sign in). The main heading is 'Choose your QuickBooks Online plan.' with a sub-heading 'Buy now to save or start your free trial.' Below this, there are four plan columns: Independent Contractors (SELF-EMPLOYED), Small Businesses (SIMPLE START), ESSENTIALS, and PLUS (MOST POPULAR). A 'BUY NOW' button with a toggle for 'FREE TRIAL For 30 days' and a 'UP TO 50% OFF FOR 6 MONTHS' badge is positioned above the table. The table lists features and their availability for each plan.

	Independent Contractors SELF-EMPLOYED	Small Businesses SIMPLE START	Small Businesses ESSENTIALS	Small Businesses PLUS MOST POPULAR
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)

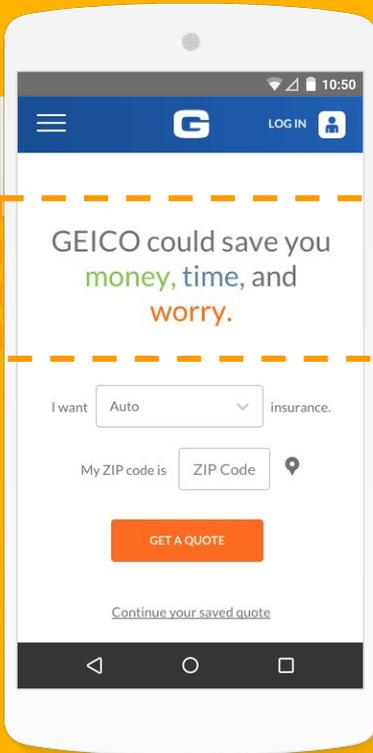


EXAMPLE: CREDIBLE (PRODUCT COMPARE ON A SMALL SCREEN)

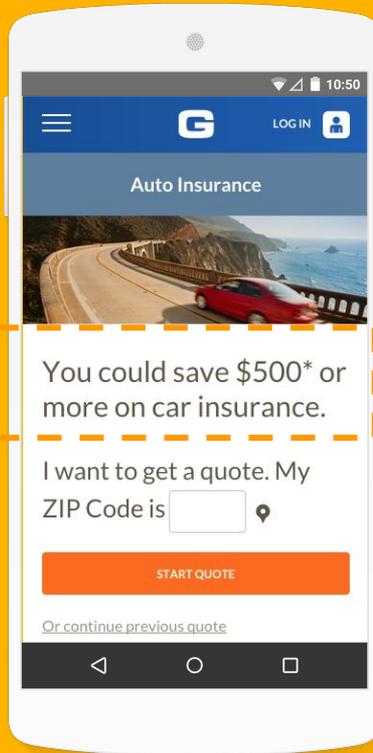


DISPLAY A VALUE PROP AT EVERY STAGE OF THE FUNNEL

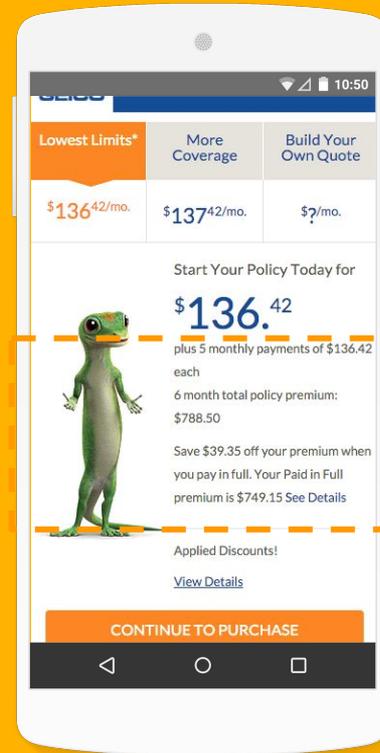
Homepage



Product detail

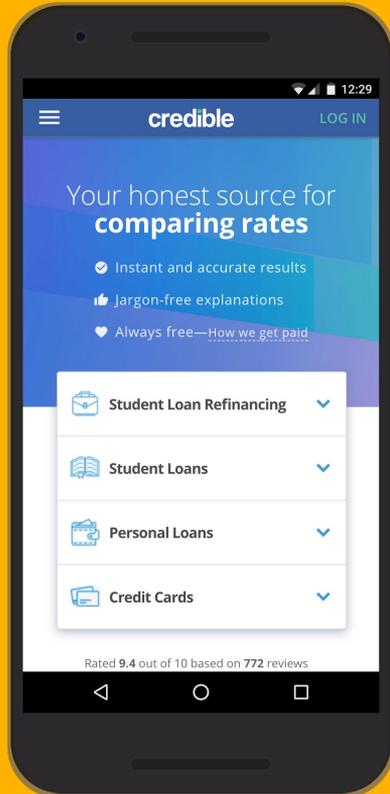


Conversion Funnel

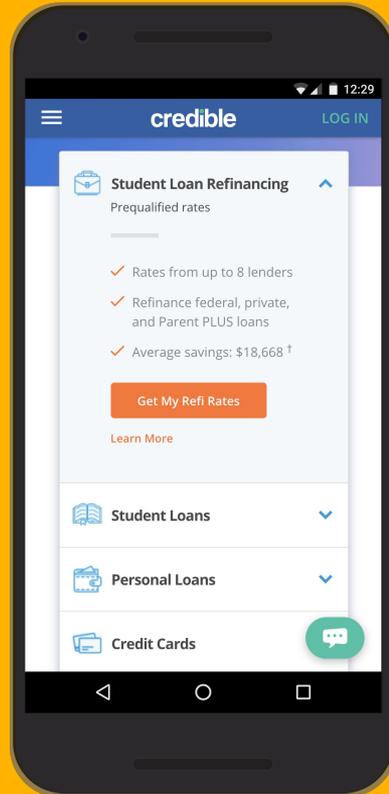


DISPLAY A VALUE PROP AT EVERY STAGE OF THE FUNNEL

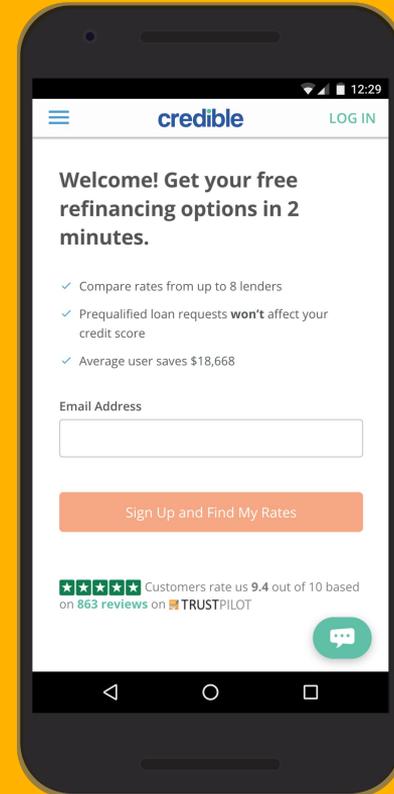
Homepage



Product detail



Conversion Funnel



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

lifelock.com

The screenshot shows the LifeLock mobile app interface. At the top, there is a navigation bar with the LifeLock logo and a 'LIVE AGENT' button. The main content area displays three membership plans: 'LIFELOCK ULTIMATE PLUS' for \$29.99/mo, 'LIFELOCK ADVANTAGE' for \$19.99/mo, and 'LIFELOCK STANDARD' for \$9.99/mo. Each plan includes a 'START MEMBERSHIP' button and a 'Show Details' link. The background is a dark grey color.

loandepot.com

The screenshot shows the LoanDepot mobile app interface. At the top, there is a navigation bar with the LoanDepot logo and a 'LIVE AGENT' button. The main content area displays a mortgage calculator with the text 'The Remaining Mortgage Balance is' and a slider set to '\$200,000'. A 'Continue' button is visible below the slider. The background is a dark blue color with a house image.

progressive.com

The screenshot shows the Progressive mobile app interface. At the top, there is a navigation bar with the text 'Let's talk about you!'. The main content area displays a quote form with fields for 'First Name', 'MI', 'Last Name', 'Suffix', 'Mailing Address', 'Apt./Unit #', 'San Francisco', '.CA', '94117', and 'P.O. Box/Military Address'. There is also a 'Date of Birth' field with 'MM / DD / YYYY' input. A 'Continue' button is visible below the form. The background is a light blue color.

SHOW PROGRESS/PAGINATION TO GUIDE THE USER

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

geico.com

GEICO

Customer Vehicles Drivers Discounts Quote

You're in good company! 967 of your San Francisco neighbors purchased a GEICO policy last month.

Customer Information

We need to ask you for some personal information to provide you with an accurate quote. This information is kept private and secure, and will not be sold.

First name

Last name

Address

 ?

Apt

 ?

credible.com

credible

< Back

What loans are you refinancing today?

My own student loans

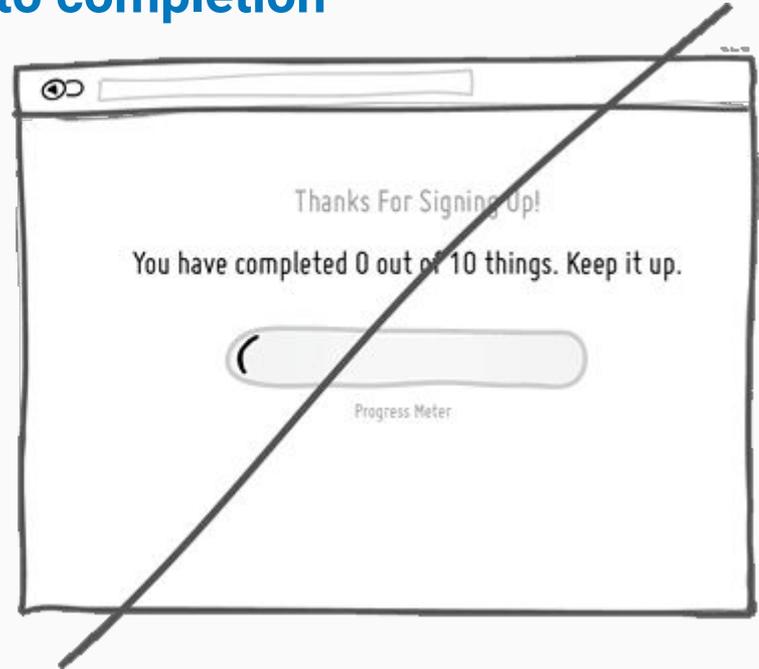
Parent PLUS loans

Nice to meet you, Test! You can refinance both federal and private student loans with us.

Continue

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

12:29

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

zuto.com

12:29

Zuto

Last Name

Email address

✘ You must enter a valid email address

Telephone Number

✘ Please enter a valid telephone number

Date of Birth

Day ▼ Month ▼ Year ▼

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

progressive.com

12:29

PROGRESSIVE

HOMEQUOTE EXPLORER

Protect the space you love

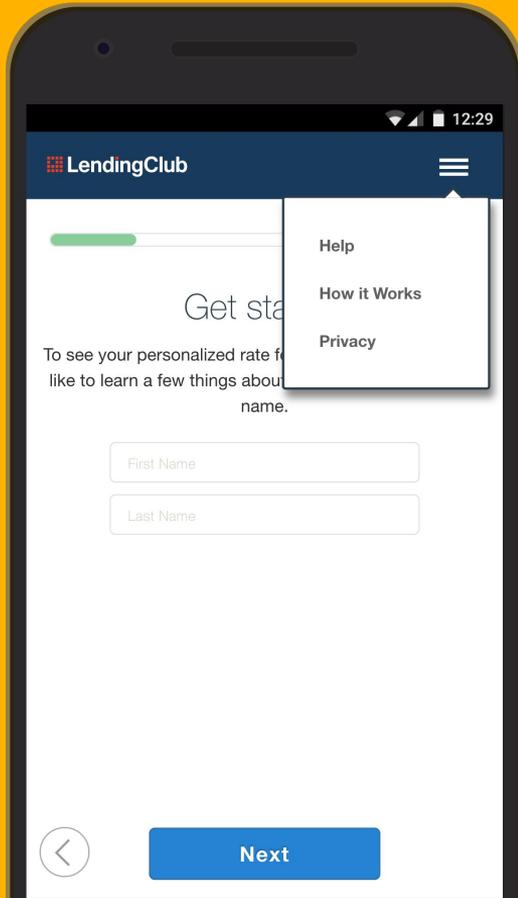
We'll review your quote with our network of home insurers & help you buy

Home Address

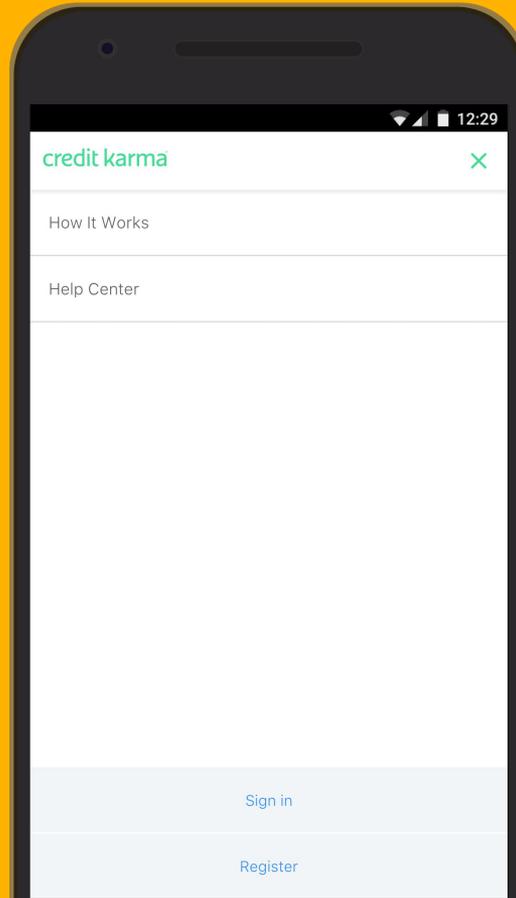
Include unit/apt #

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

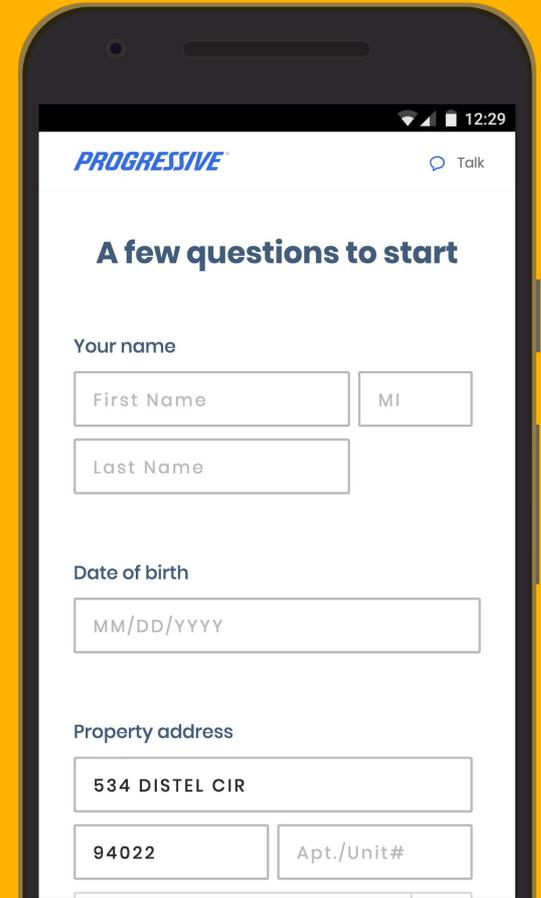
lendingclub.com



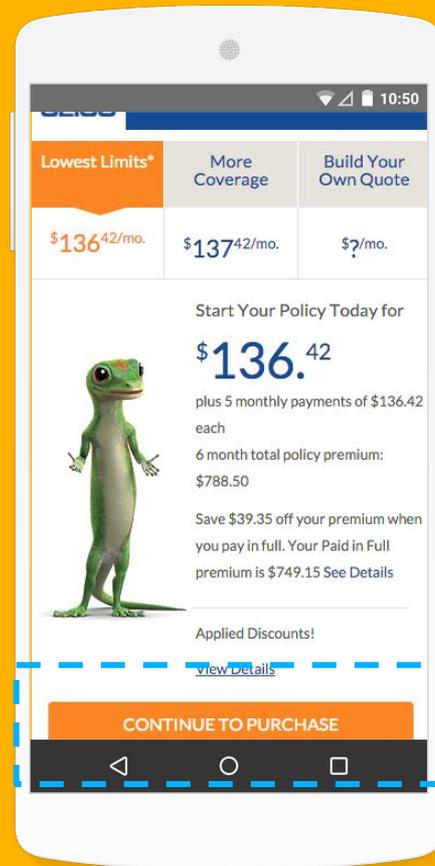
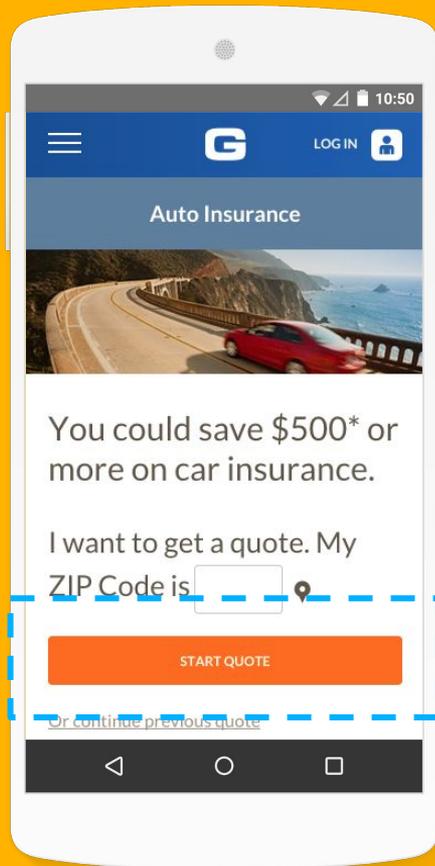
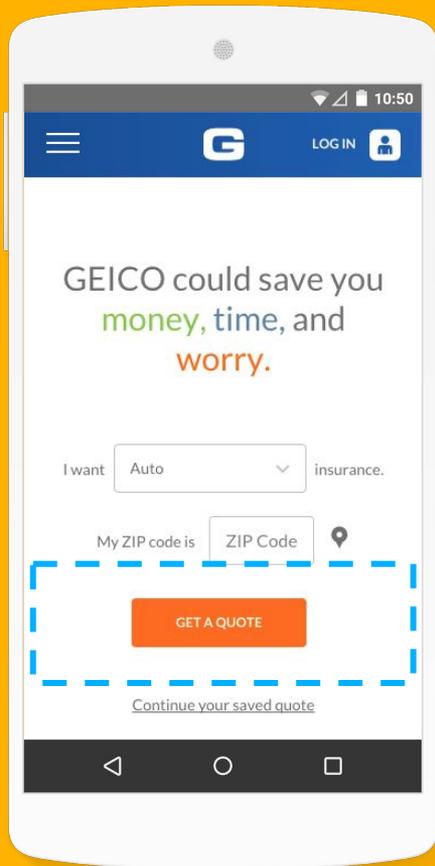
creditkarma.com



progressive.com

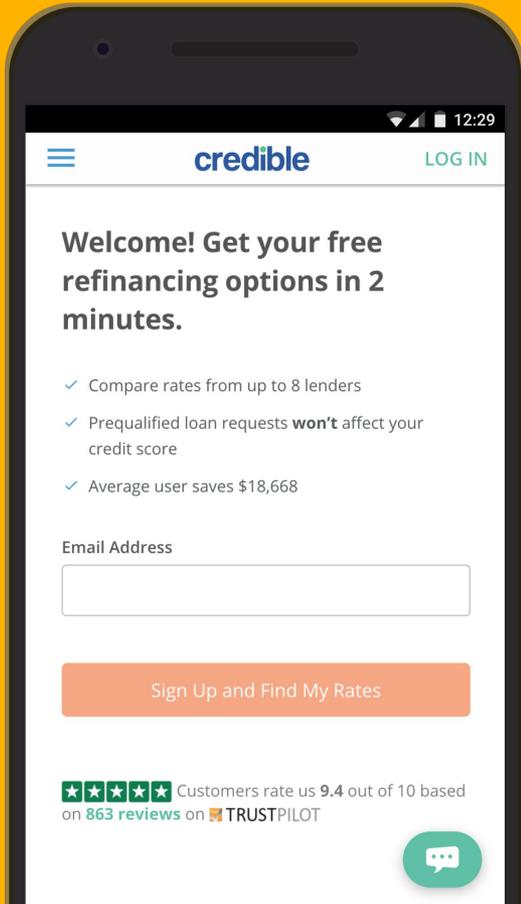


USE DESCRIPTIVE CTAS

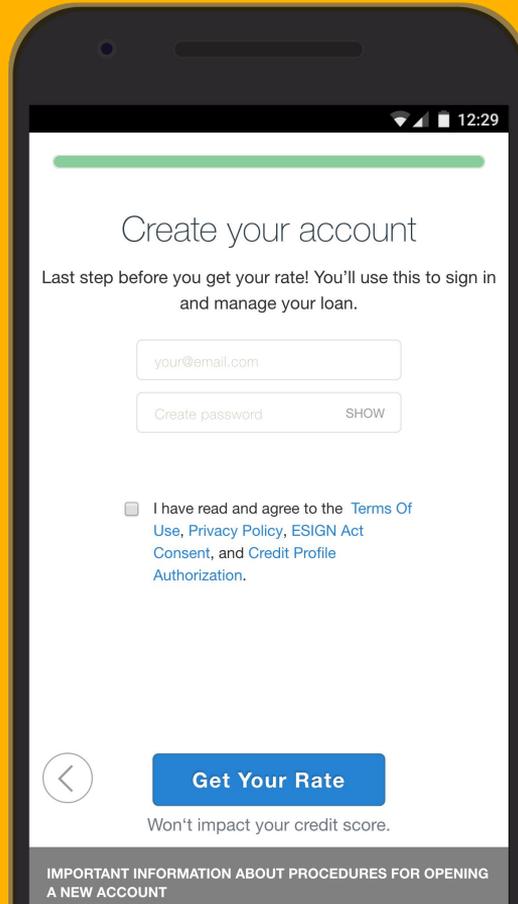


USE DESCRIPTIVE CTAS (DON'T USE NEXT, CONTINUE, ETC)

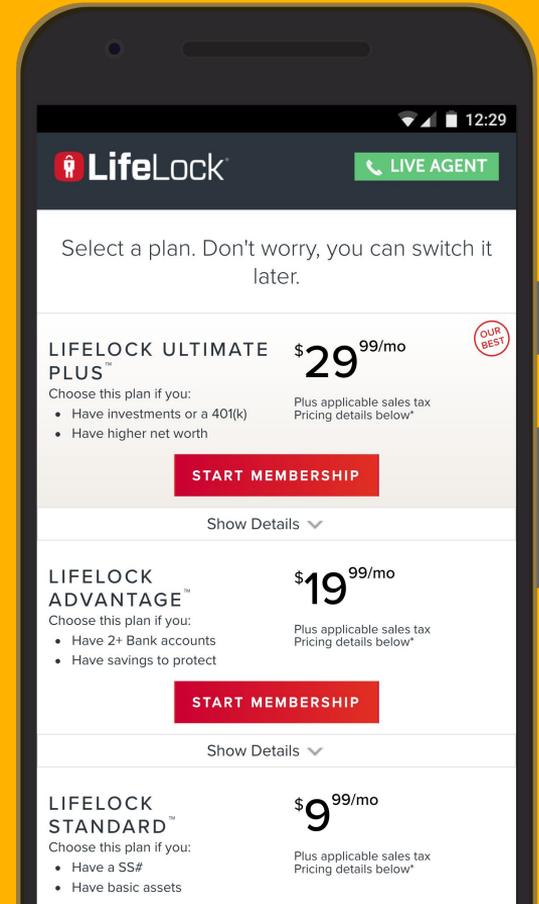
nerdwallet.com



lendingclub.com

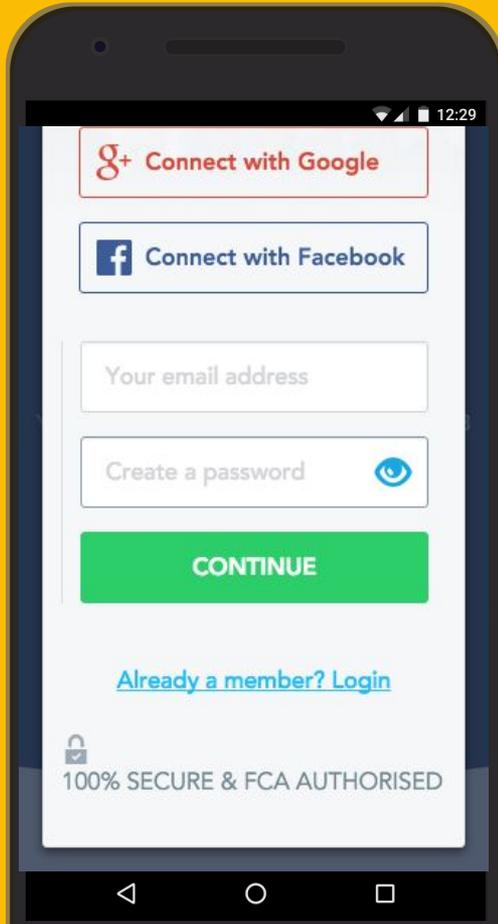


lifelock.com

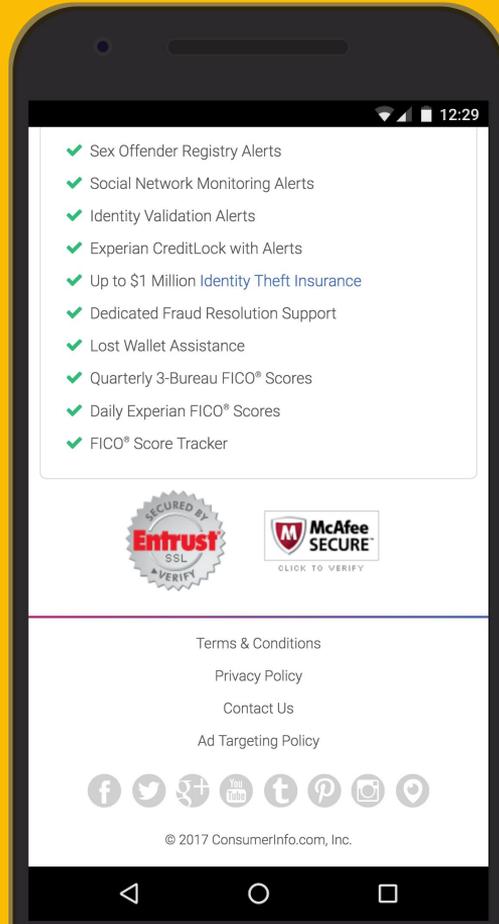


SHOW THE SECURITY OF YOUR SITE

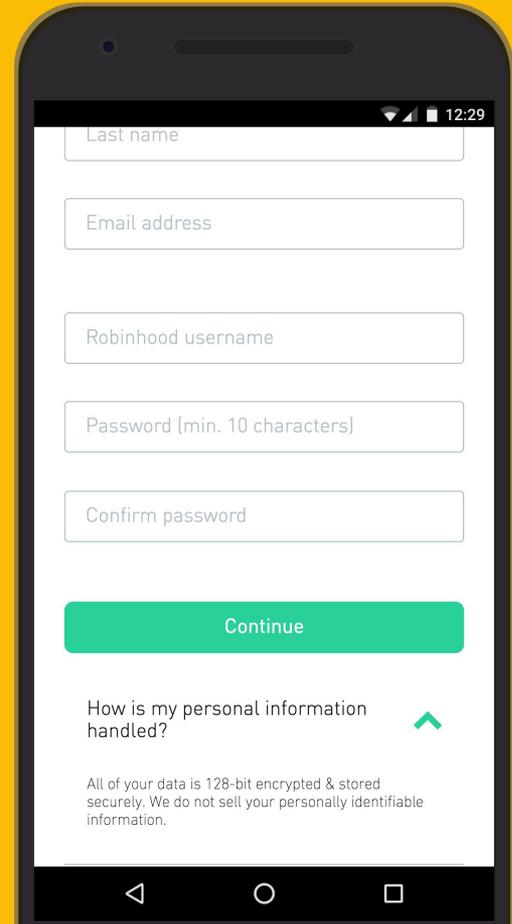
transferwise.com



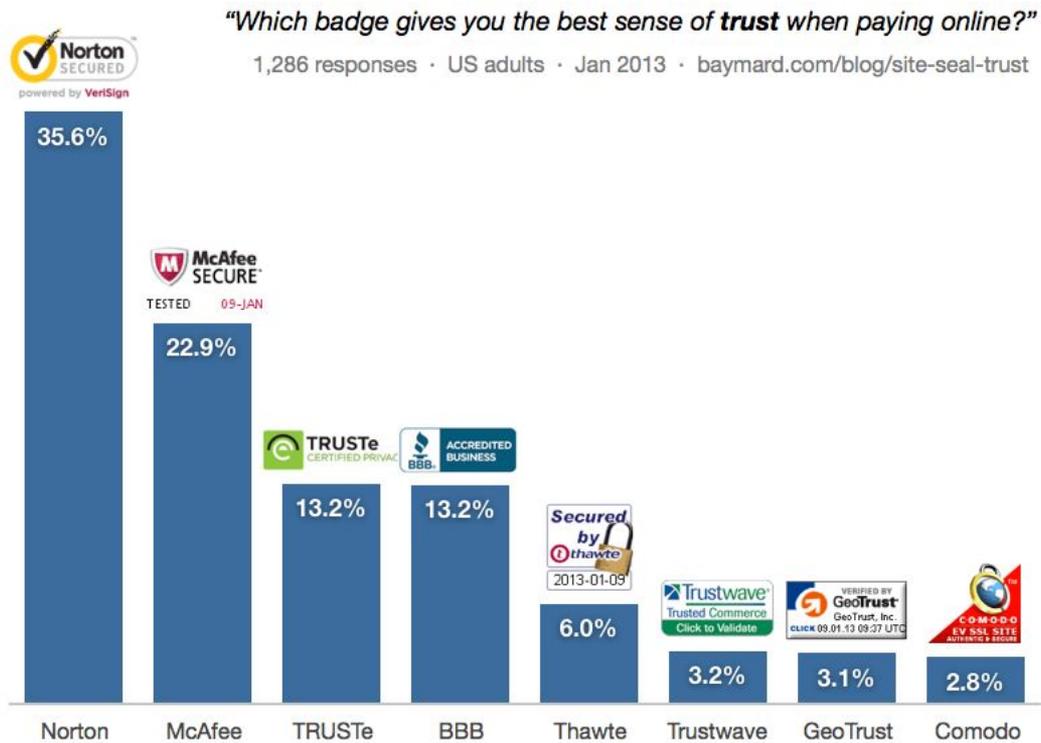
experian.com



robinhood.com

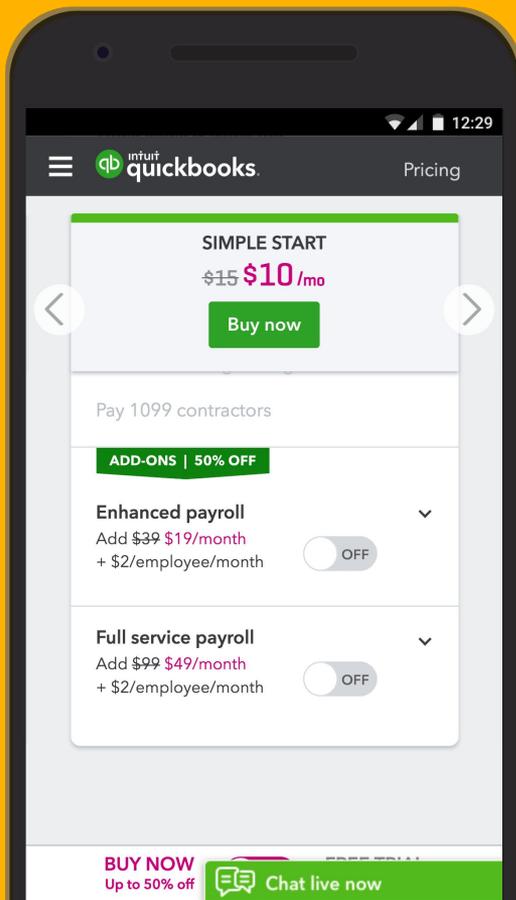


Which Site Seal do People Trust the Most?

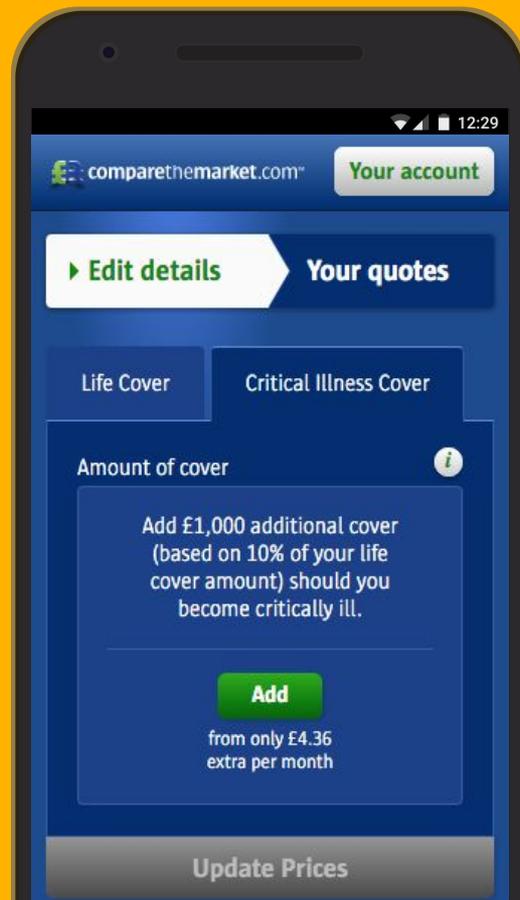


TEST UPSELLING DURING CONVERSION FLOW

quickbooks.com



comparethemarket.com



RESEARCH: Upsell tactics

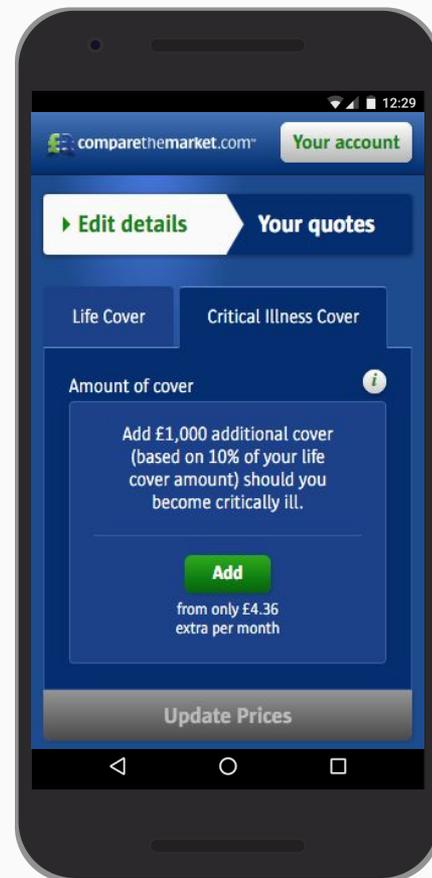
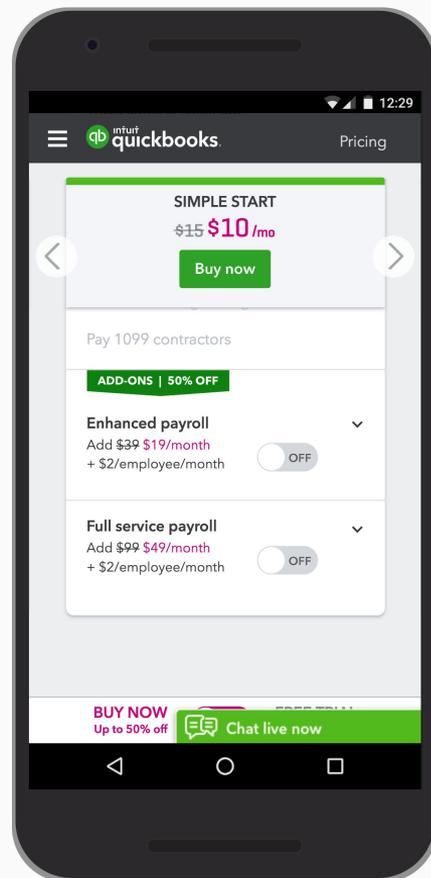
For upselling you can use different approaches:

1) Personalized recommendations

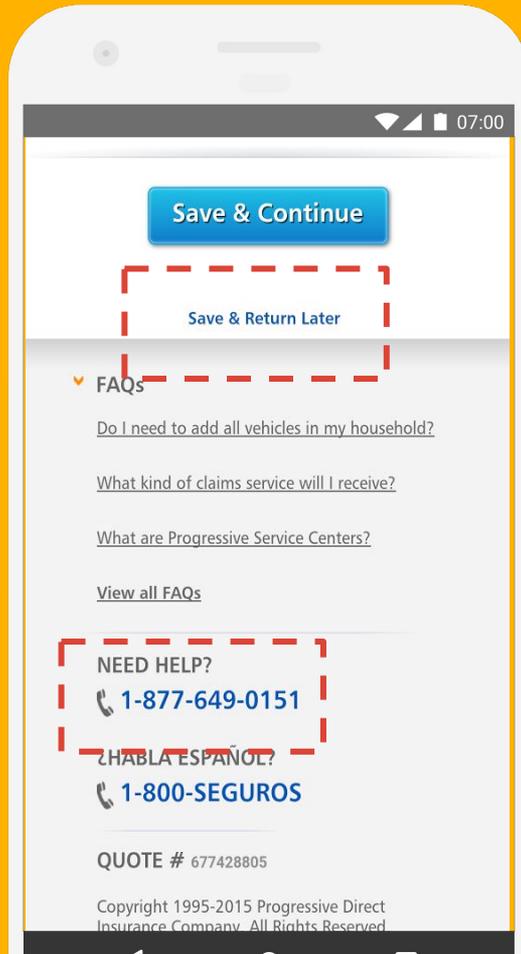
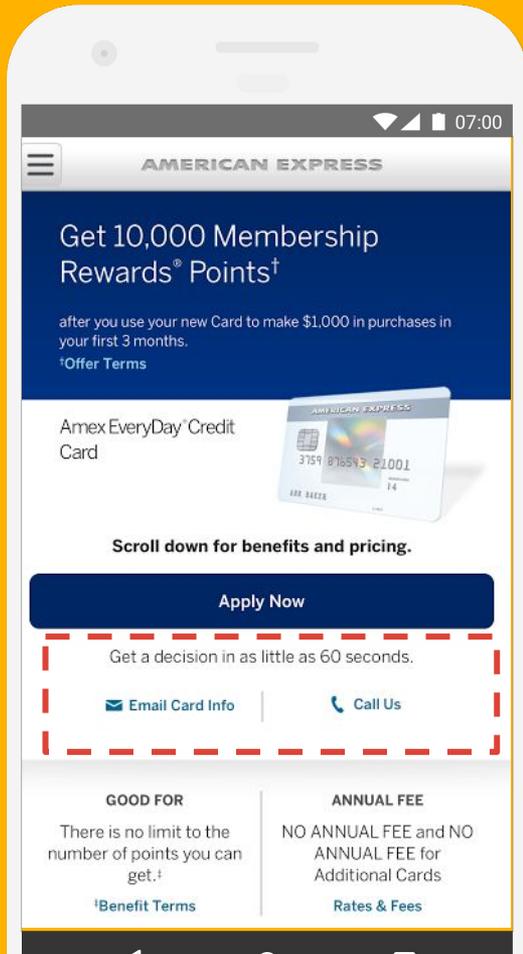
- "You might also like/Other customers also bought"
- "Because You Bought"

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

07:00

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

07:00

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

07:00

First name
d

Last name

Address
 ?

Apt
ore St **Claire** 920 Hamilton Ave ^ v X

“C” Can Come

q w e r t y u i o p

a s d f g h j k l

⬆ z x c v b n m ⬆

123 😊 🗣 space Go

Use Autocomplete: Attributes

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

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

```
<label for="frmCCVC">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

07:00

< 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](#))

07:00

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

07:00

PROGRESSIVE

Talk

A few questions to start

Your name

First Name MI

Last Name

Date of birth

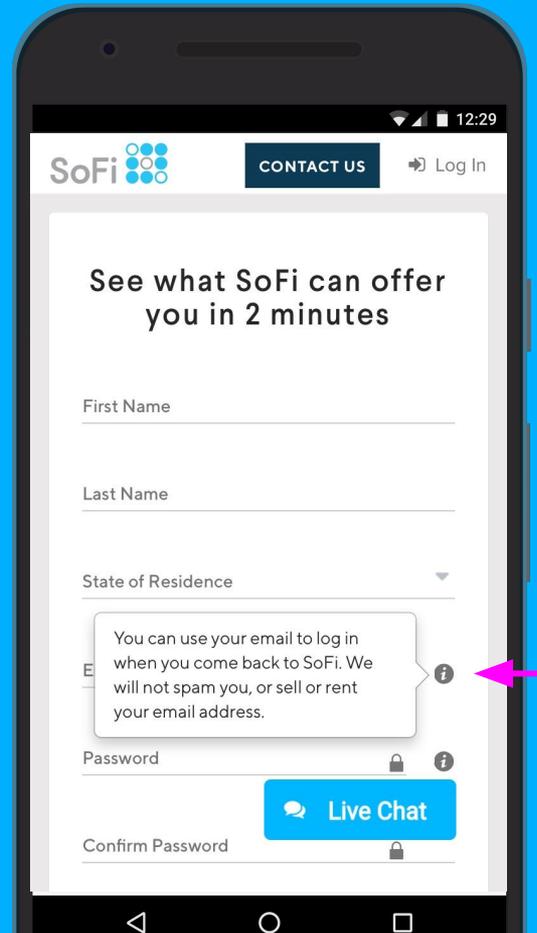
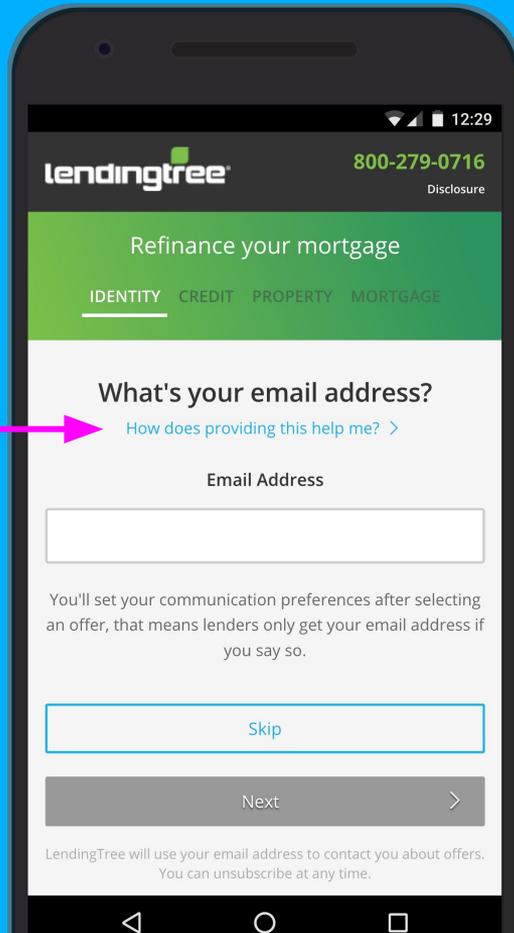
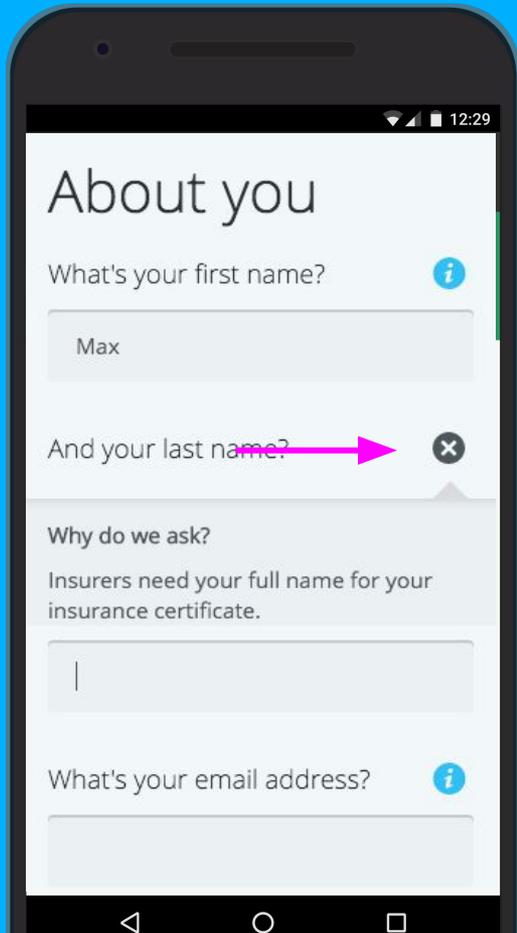
MM/DD/YYYY

Property address

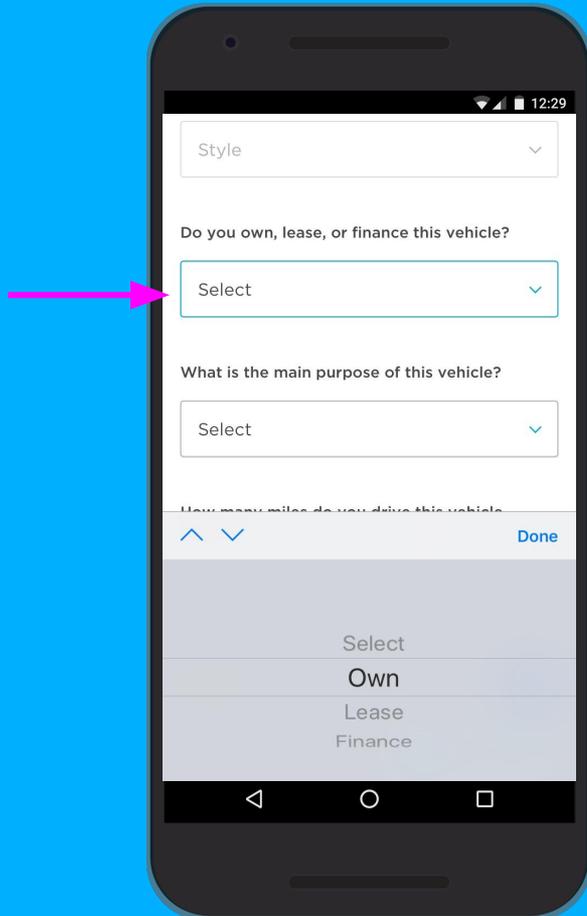
534 Valencia St

94110 Apt./Unit#

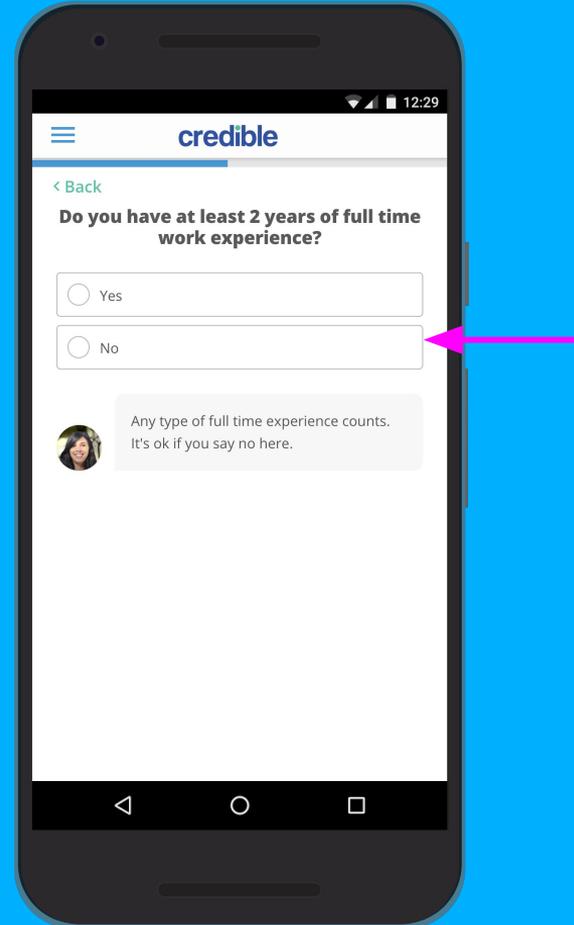
TO BUILD USER TRUST, CLARIFY WHY SPECIFIC INFORMATION IS NEEDED



DON'T USE DROP DOWNS IF LESS THAN 3 OPTIONS



VS.

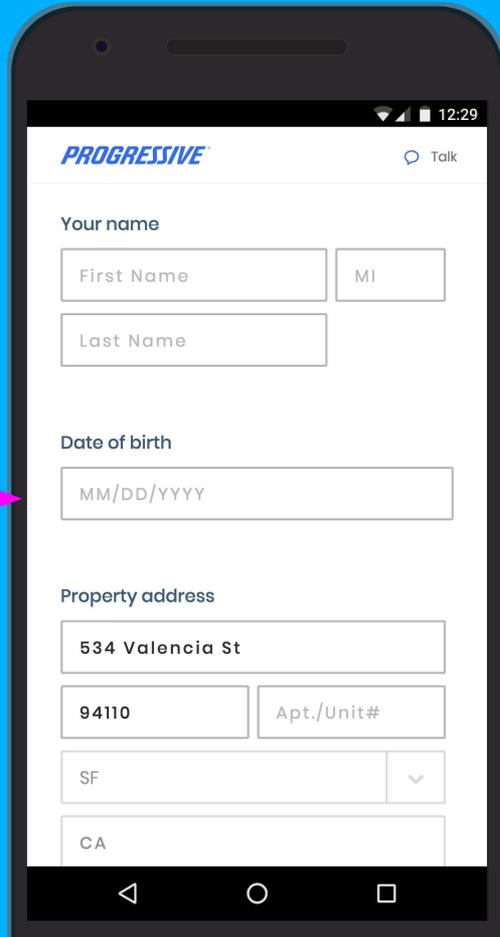


RESEARCH: Use dropdowns as the UI of last resort

Try Exposing Options instead of hiding them.



DON'T USE DROPDOWNS FOR BIRTHDAY



PROGRESSIVE Talk

Your name

First Name MI

Last Name

Date of birth

MM/DD/YYYY

Property address

534 Valencia St

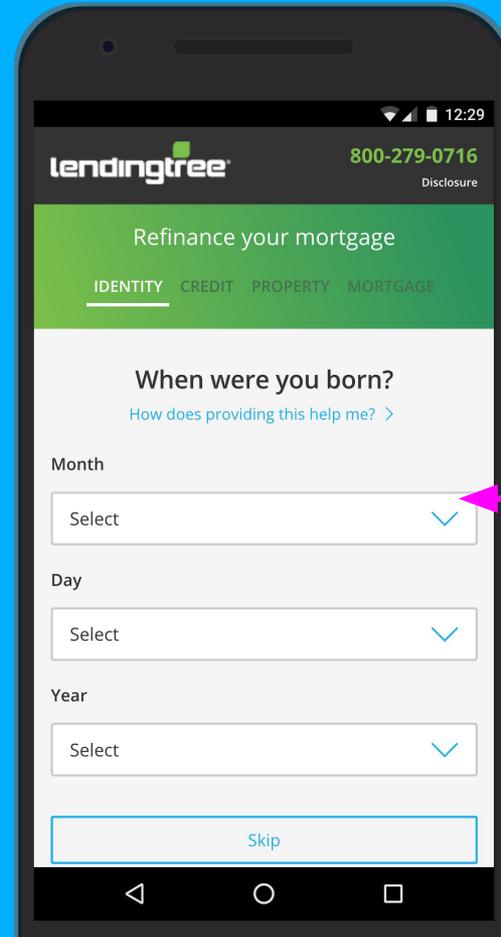
94110 Apt./Unit#

SF

CA

A pink arrow points to the date of birth input field.

VS.



lendingtree 800-279-0716 Disclosure

Refinance your mortgage

IDENTITY CREDIT PROPERTY MORTGAGE

When were you born?
How does providing this help me? >

Month

Select

Day

Select

Year

Select

Skip

A pink arrow points to the month dropdown menu.

USE NUMERIC INPUTS FOR BIRTHDAY

PROGRESSIVE Talk

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 64117

P.O. Box/Military Address

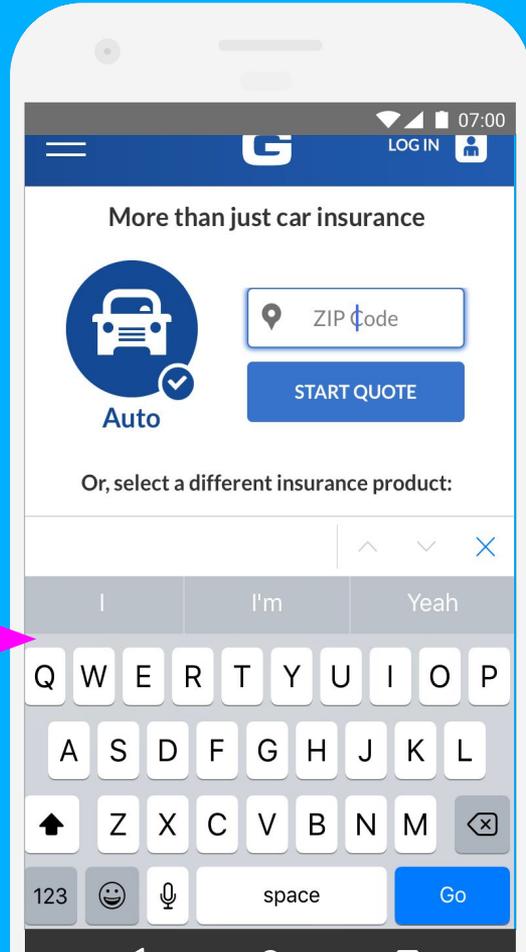
Date of Birth

MM / DD / YYYY

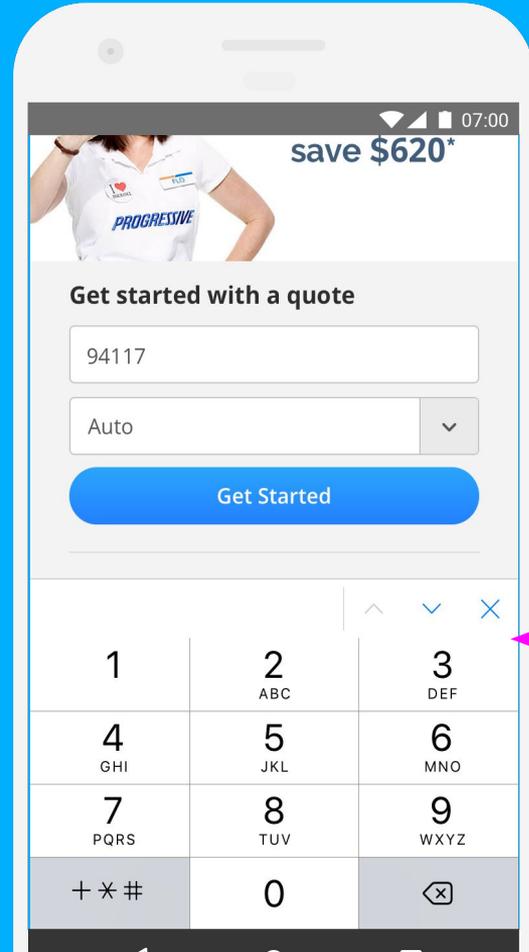
Information Disclosure: We'll use your driving, credit and other reports. Answer accurately for a lower rate. Prices vary based on how you buy. [Read more...](#)

Okay, start my quote.

USE THE CORRECT KEYPADS



VS.

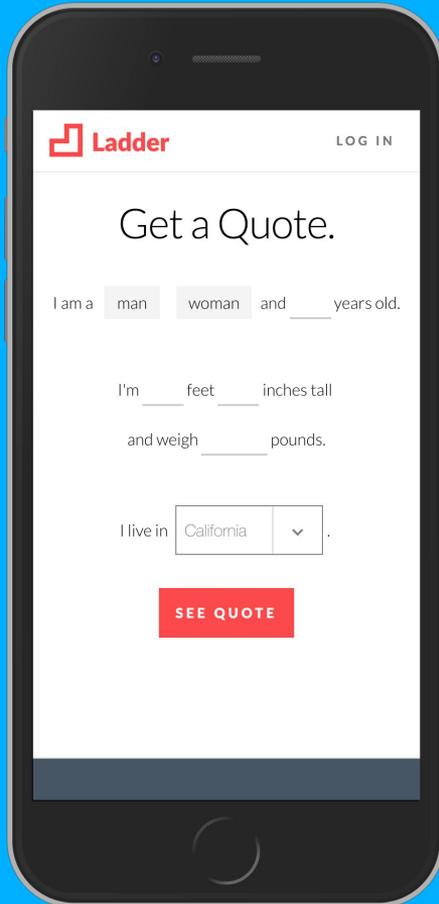


Ensure that the correct input type is used

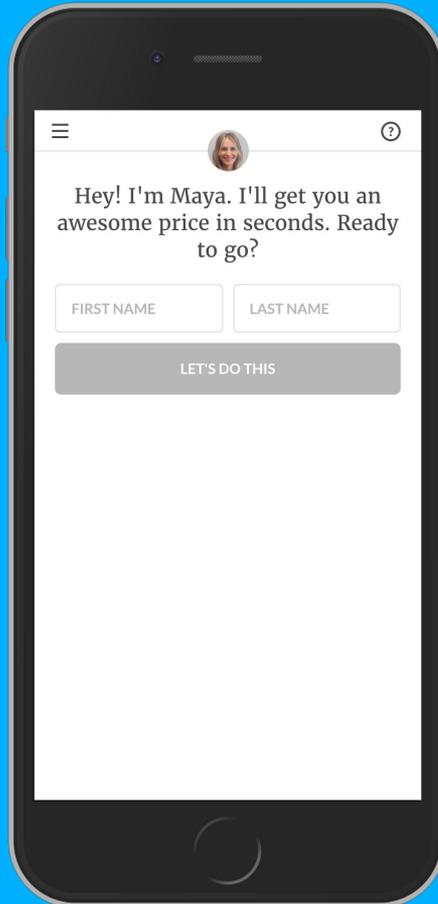
Input Type	HTML
number	<pre><input type="number" min="2" max="10" step="2" value="6"></pre>
email	<pre><input type="email"></pre>
url	<pre><input type="url"></pre>
date	<pre><input type="date"></pre>
range	<pre><input type="range" min="2" max="10" step="2" value="6"></pre>



FORMS CAN BE FUN



The image shows a smartphone screen displaying the Ladder website's quote form. The Ladder logo is in the top left, and a "LOG IN" link is in the top right. The main heading is "Get a Quote." Below it, there are input fields for gender ("I am a man woman and ___ years old.") and height/weight ("I'm ___ feet ___ inches tall and weigh ___ pounds."). There is also a dropdown menu for location ("I live in California"). A red button labeled "SEE QUOTE" is at the bottom.



The image shows a smartphone screen displaying a personalized form. At the top, there is a user profile picture and a "LOG OUT" icon. The text reads: "Hey! I'm Maya. I'll get you an awesome price in seconds. Ready to go?" Below this, there are input fields for "FIRST NAME" and "LAST NAME". A grey button labeled "LET'S DO THIS" is at the bottom.

Ladder and Lemonade do a great job of making forms feel personal-- either like talking to a real person willing to help, or even like filling out mad libs.

Additional Business Model Specific Areas

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

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



Sign in/ Sign up

Sign-In Is Friction

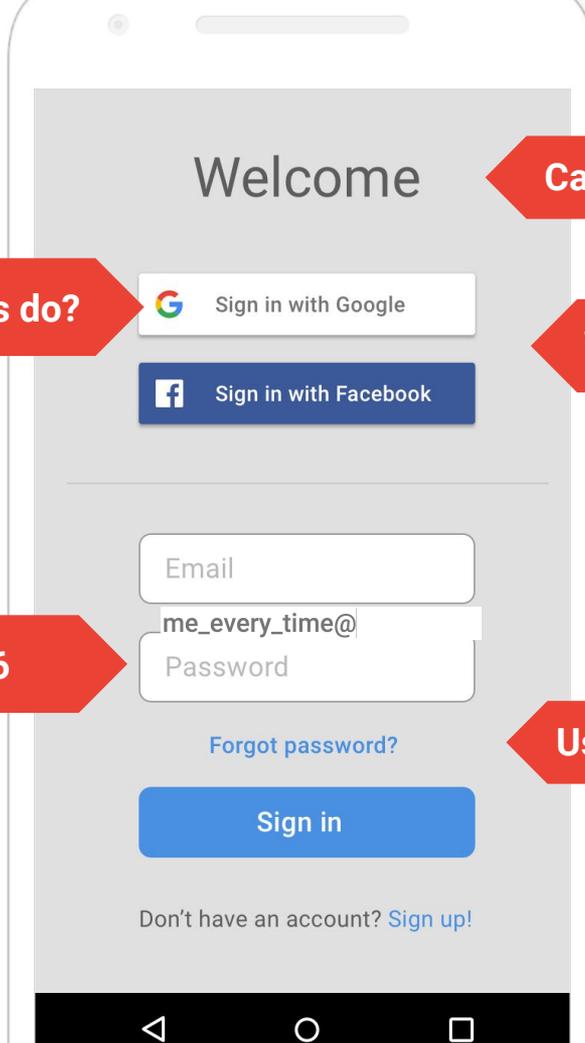
What does this do?

Can I skip this?

Which one?

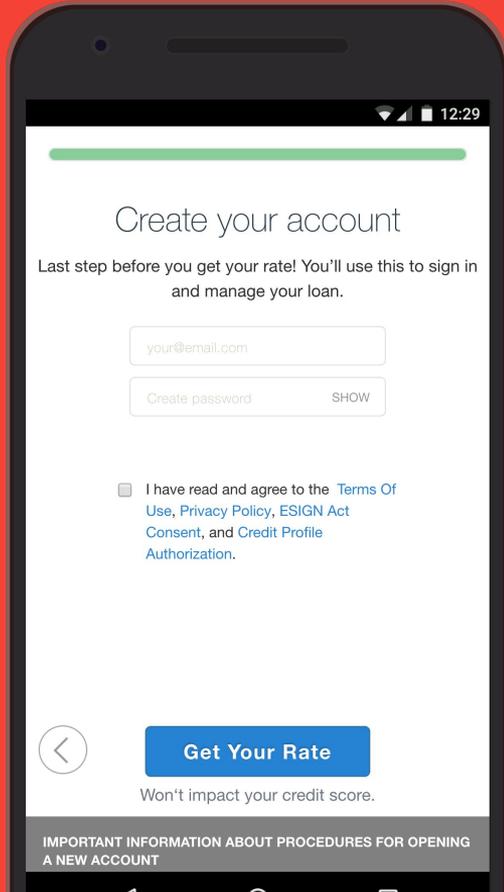
123456

Usually!



ADD VALUE PROP AROUND WHY CREATE AN ACCOUNT

lendingclub.com



12:29

Create your account

Last step before you get your rate! You'll use this to sign in and manage your loan.

[SHOW](#)

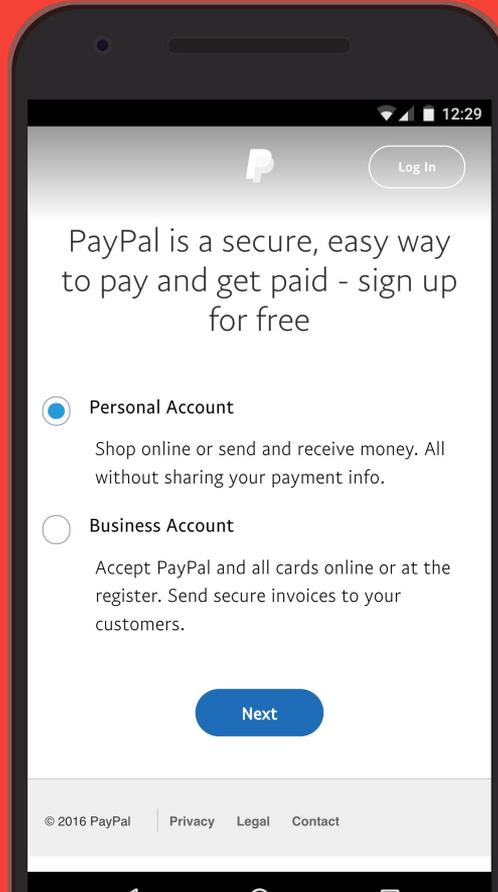
I have read and agree to the [Terms Of Use](#), [Privacy Policy](#), [ESIGN Act Consent](#), and [Credit Profile Authorization](#).

[←](#) [Get Your Rate](#)

Won't impact your credit score.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

paypal.com



12:29

[Log In](#)

PayPal is a secure, easy way to pay and get paid - sign up for free

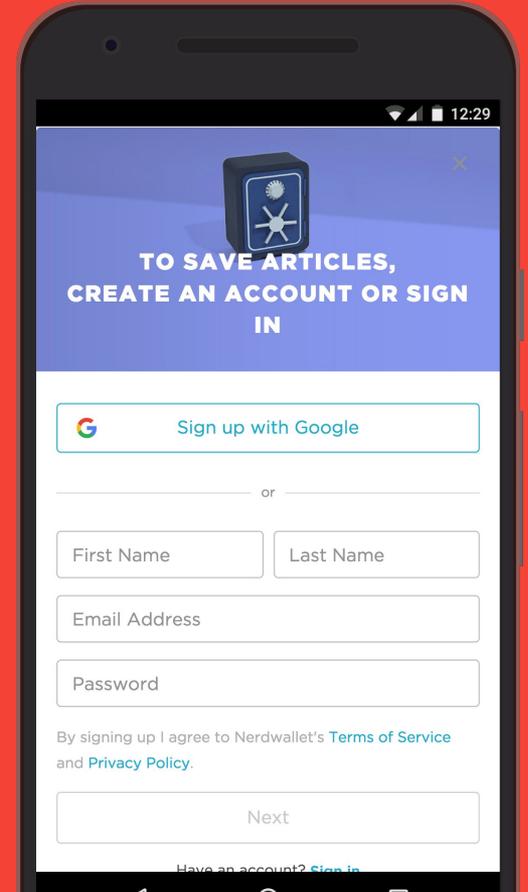
Personal Account
Shop online or send and receive money. All without sharing your payment info.

Business Account
Accept PayPal and all cards online or at the register. Send secure invoices to your customers.

[Next](#)

© 2016 PayPal | [Privacy](#) | [Legal](#) | [Contact](#)

nerdwallet.com



12:29

TO SAVE ARTICLES, CREATE AN ACCOUNT OR SIGN IN

[Sign up with Google](#)

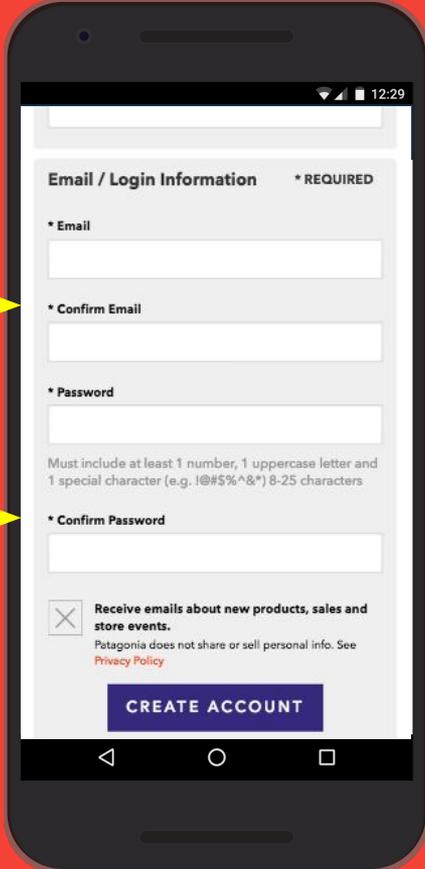
or

By signing up I agree to Nerdwallet's [Terms of Service](#) and [Privacy Policy](#).

[Next](#)

Have an account? [Sign in](#)

DON'T MAKE USERS CONFIRM ACCOUNT INFO



12:29

Email / Login Information * REQUIRED

* Email

* Confirm Email

* Password

Must include at least 1 number, 1 uppercase letter and 1 special character (e.g. !@#\$%^&*) 8-25 characters

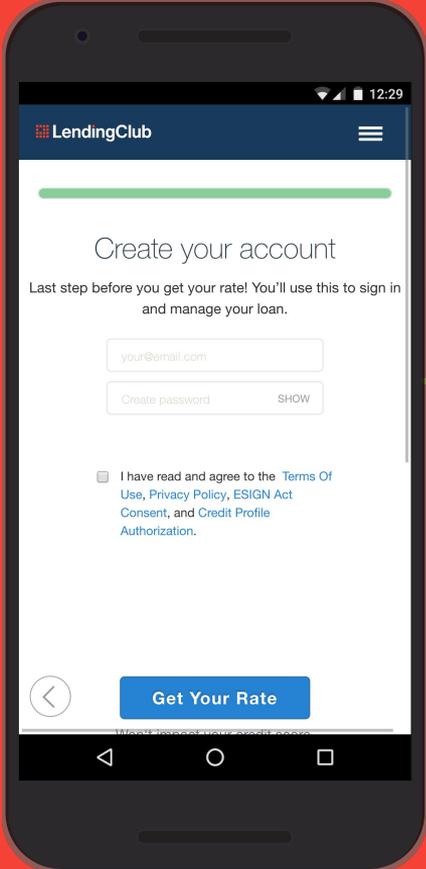
* Confirm Password

Receive emails about new products, sales and store events.
Patagonia does not share or sell personal info. See [Privacy Policy](#)

CREATE ACCOUNT

Two yellow arrows point to the 'Confirm Email' and 'Confirm Password' fields.

VS.



LendingClub

Create your account

Last step before you get your rate! You'll use this to sign in and manage your loan.

Create password

I have read and agree to the [Terms Of Use](#), [Privacy Policy](#), [ESIGN Act Consent](#), and [Credit Profile Authorization](#).

A yellow arrow points to the right side of the screen.

USE PASSWORD HINTS

credible.com

Compare rates from up to 8 lenders

- ✓ Prequalified loan requests **won't** affect your credit score
- ✓ Average user saves \$18,668

Welcome to Credible! Please choose a password below.

Email Address

test230239@test.com

Choose Password

.....

- ✓ Uppercase letter
- ✓ Lowercase letter
- ✓ Number
- Minimum 8 characters

By creating an account, you confirm that you agree to our [Terms of Use](#) and [Privacy Policy](#).

Sign Up and Find My Rates

Customers rate us 9.4 out of 10 based

transferwise.com

TransferWise

Welcome to money without borders.

Already signed up? [Log in](#)

Personal Business

Your email address

Create a password

Password must contain a **letter** and a **number**, and be minimum of **9 characters**

Sign up

nerdwallet.com

LET'S START BY CREATING YOUR NERDWALLET ACCOUNT.

Sign up with Google

or

Requirements:

- One uppercase letter
- One numeral or special character
- Eight character minimum

Please enter a valid password

Continue

By signing up, I agree to NerdWallet's [Terms of Service](#) and [Privacy Policy](#).

Have an account? [Log in](#)

LET USERS SIGN UP WITH SOCIAL ACCOUNTS

nerdwallet.com

The image shows a smartphone screen displaying the NerdWallet sign-up page. At the top, the text reads "Let's start by creating your NerdWallet account." Below this is a "Sign up with Google" button. A horizontal line with the word "or" in the center separates this from the traditional form fields. The form includes fields for "First Name", "Last Name", "Email address", and "Password". A "Continue" button is positioned below the password field. At the bottom, there is a disclaimer: "By signing up, I agree to NerdWallet's Terms of Service and Privacy Policy." and a link for "Have an account? Log in".

transferwise.com

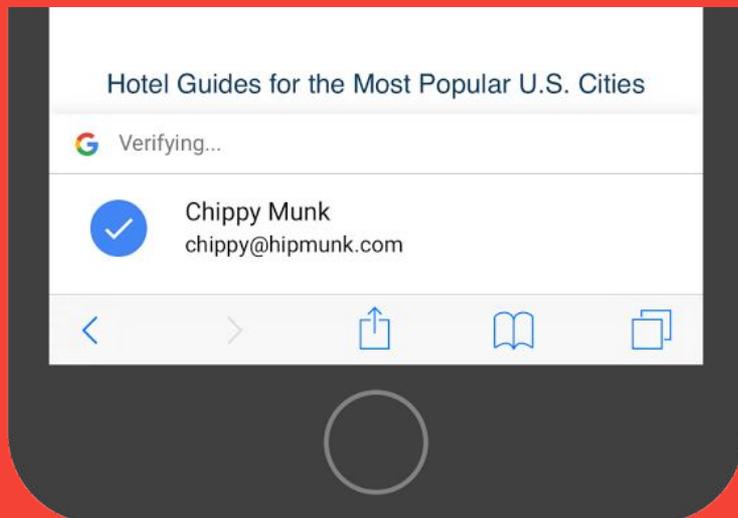
The image shows a smartphone screen displaying the TransferWise login page. At the top, the text reads "Welcome back." Below this is a link for "New to TransferWise? Sign Up". The form includes fields for "Your email address" and "Your password". A blue "Log in" button is positioned below the password field. Below the button, there is a "Remember me" checkbox and a link for "Forgot password?". At the bottom, there are two social login options: "Connect with Facebook" and "Connect with Google".

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

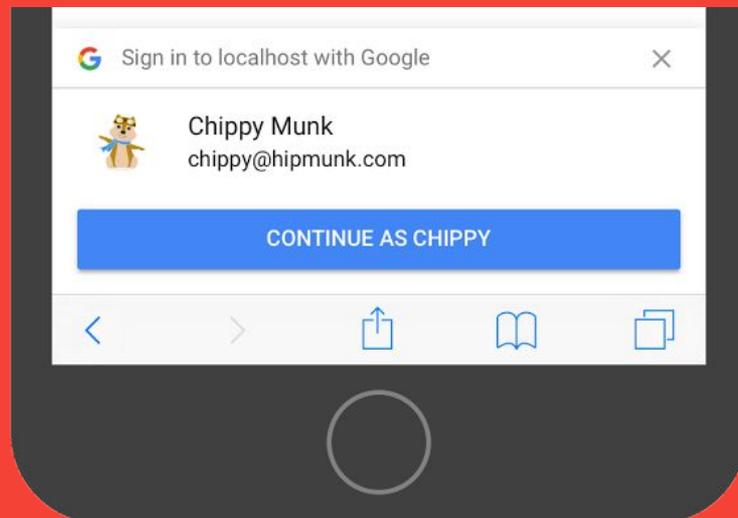
CONSIDER INTEGRATING GOOGLE IDENTITY ONE TAP SIGN UP (2-4x higher sign-up rates)

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

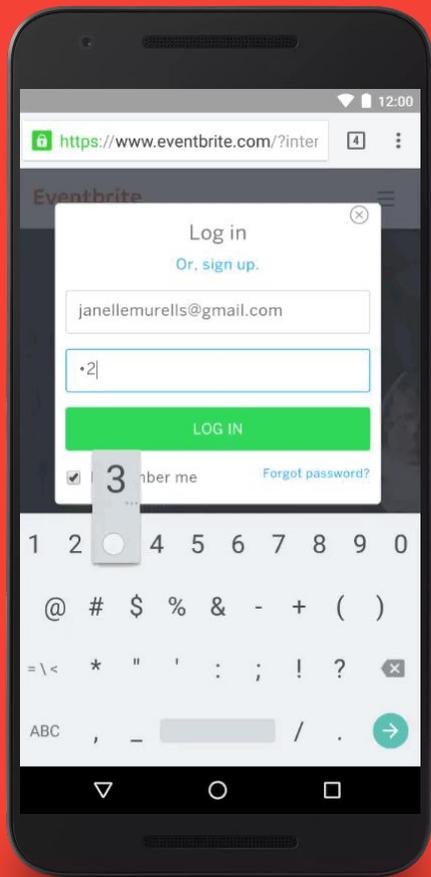
Sign up new users with just one tap, without interrupting them with a sign-up screen. Users get a secure, token-based, passwordless account on your site, protected by their Google Account. [More info](#)



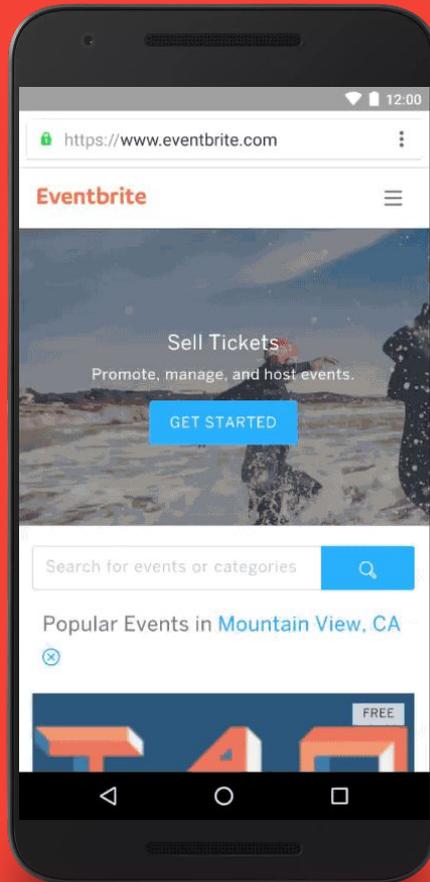
One tap sign-up

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

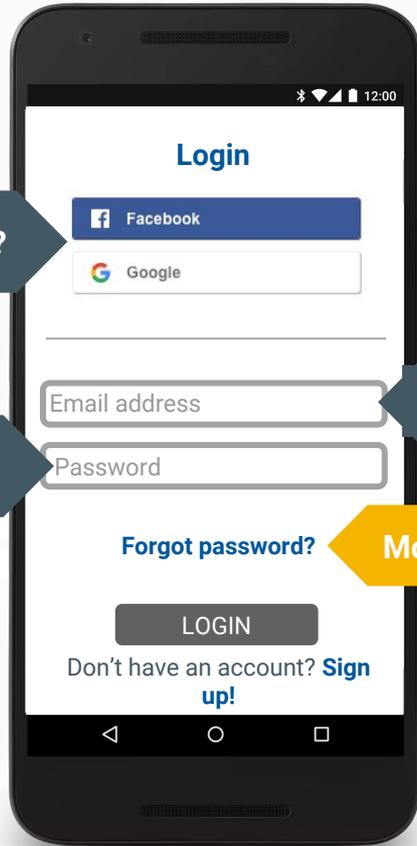
Detect & Save



Autofill next time



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



Did I use that?

\$%&§”%\$?!

Yes, but which one?

Most likely!

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

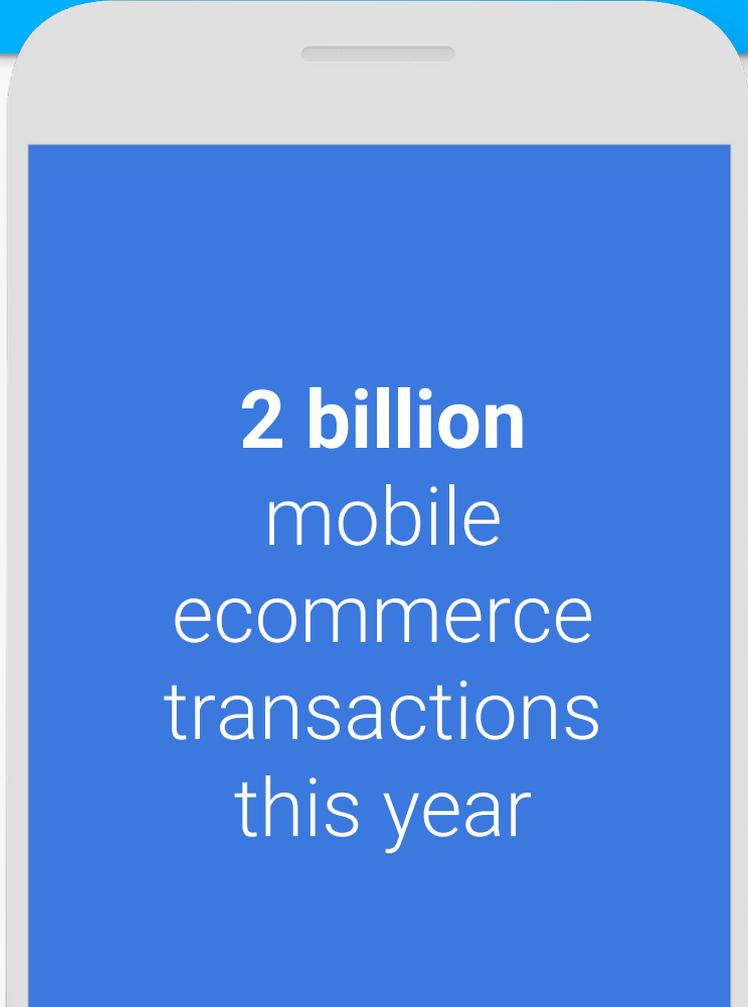
Payments

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

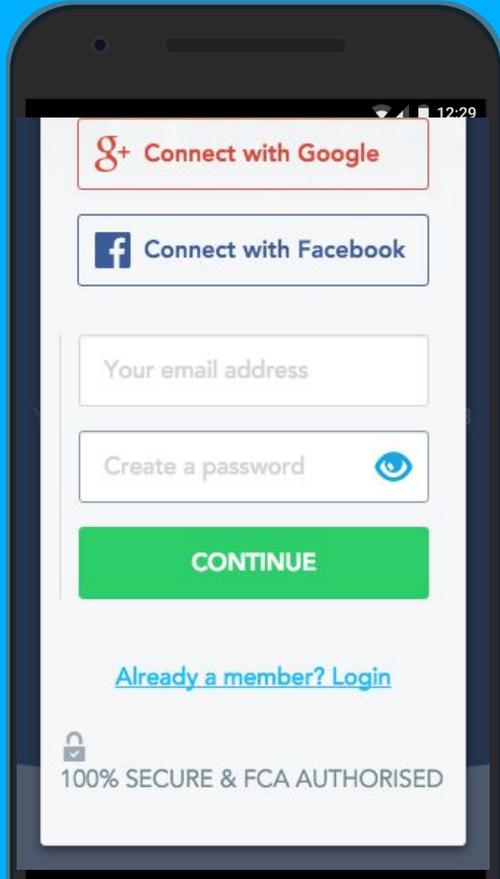
Source: Mobify: Mobile Commerce Research (2018)

A graphic of a smartphone with a blue screen. The screen displays the text "2 billion mobile ecommerce transactions this year" in white. The phone has a grey top and bottom bezel.

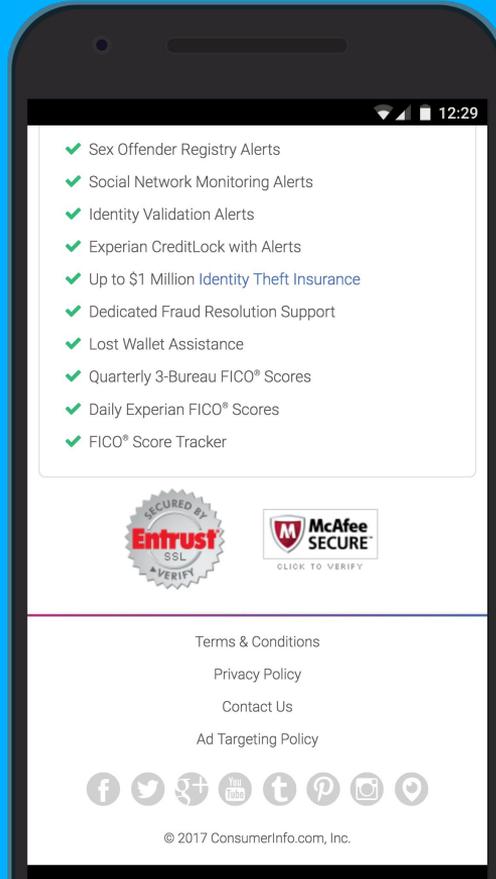
2 billion
mobile
ecommerce
transactions
this year

SHOW THE SECURITY OF YOUR SITE

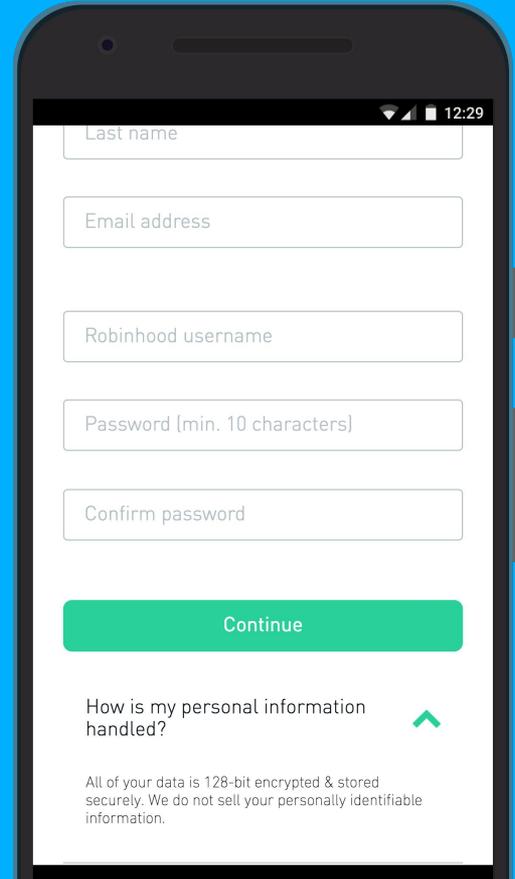
transferwise.com



experian.com



robinhood.com



RESEARCH: Which site seals do users trust the most?



40.9%

Norton

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

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



22.5%

Google TS



14.4%

BBB



10.9%

TRUSTe



6.1%

'Fake' seal



1.9%

Thawte



1.9%

GeoTrust



1.5%

Comodo

USE INLINE VALIDATION & AUTOFILL

In-line validation

07:00

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

07:00

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

07:00

First name
d

Last name

Address
 ?

Apt
ore St **Claire** 920 Hamilton Ave ^ v X

“C” Can Come

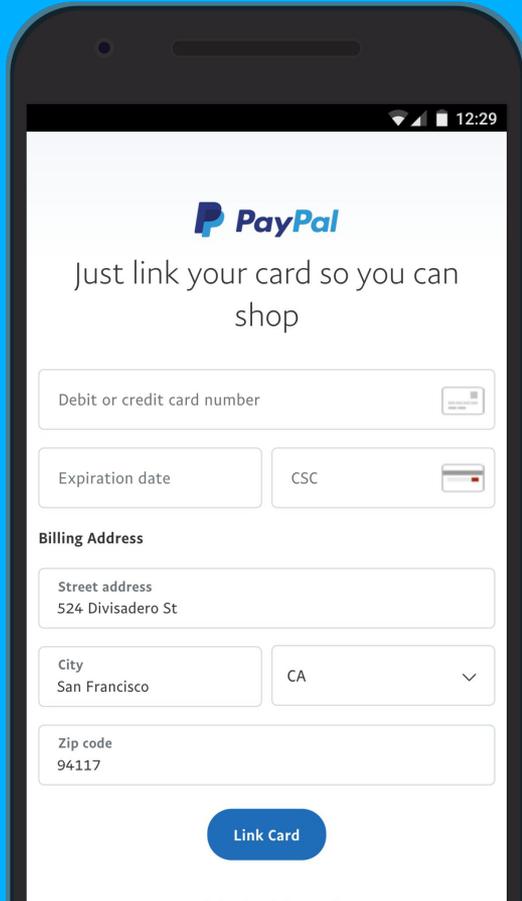
q w e r t y u i o p

a s d f g h j k l

⬆ z x c v b n m ⬆

123 😊 🗣 space Go

AUTO-DETECT CARD TYPE VIA NUMBER



12:29

 **PayPal**

Just link your card so you can shop

Debit or credit card number 

Expiration date CSC 

Billing Address

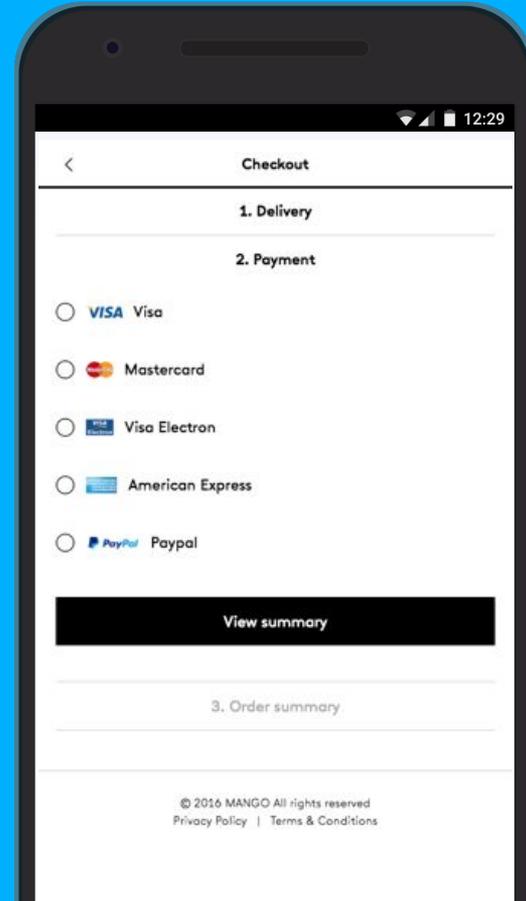
Street address
524 Divisadero St

City San Francisco CA 

Zip code
94117

[Link Card](#)

VS.



12:29

< Checkout

1. Delivery

2. Payment

 VISA Visa

 Mastercard

 Visa Electron

 American Express

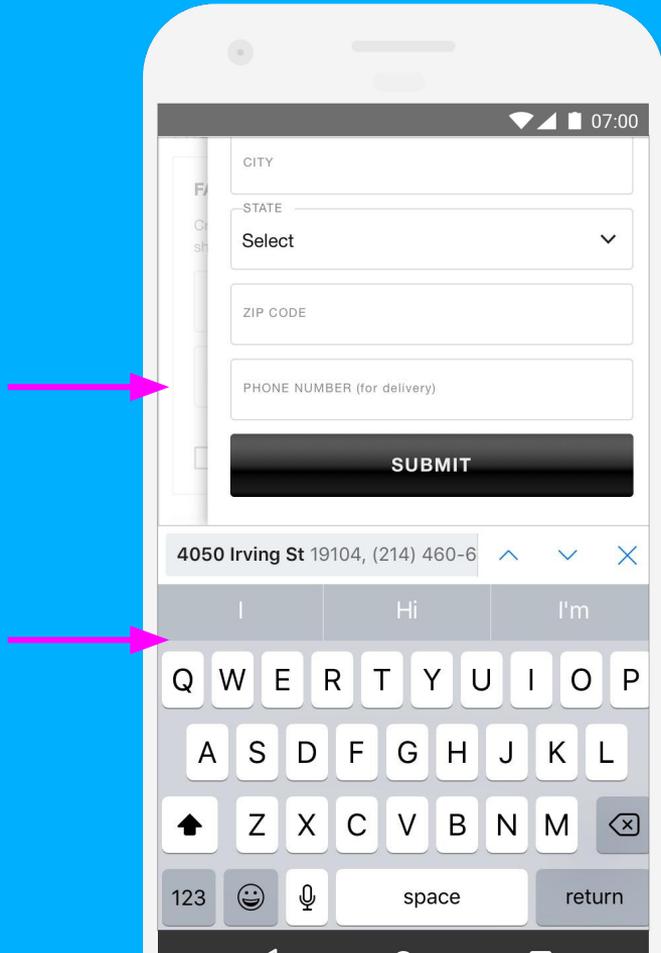
 PayPal Paypal

[View summary](#)

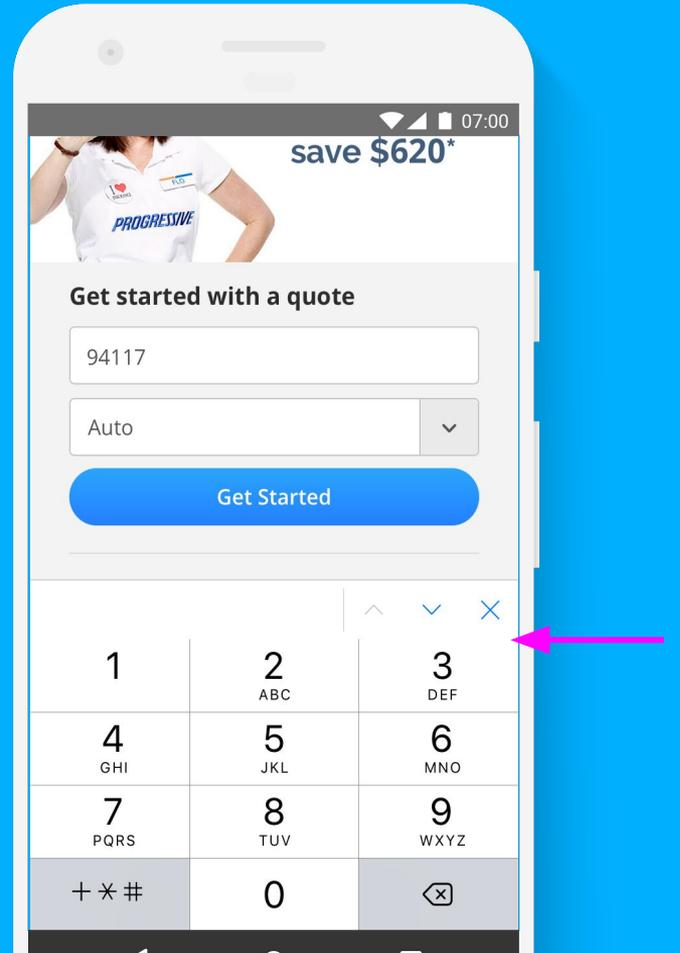
3. Order summary

© 2016 MANGO All rights reserved
Privacy Policy | Terms & Conditions

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



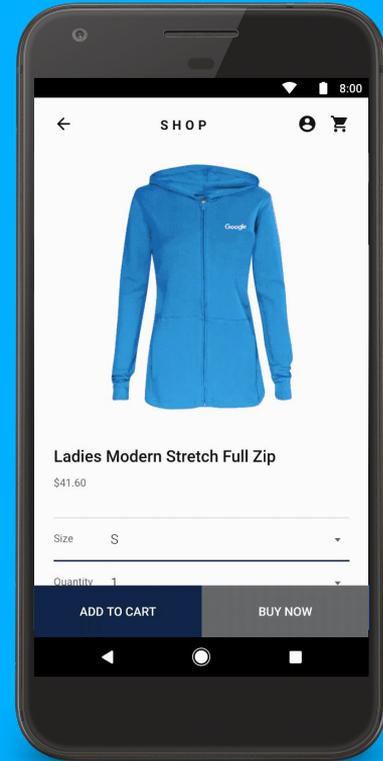
and save their credit and
debit cards to their
Google accounts



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
- Onmichannel: in-store, in-app, & online

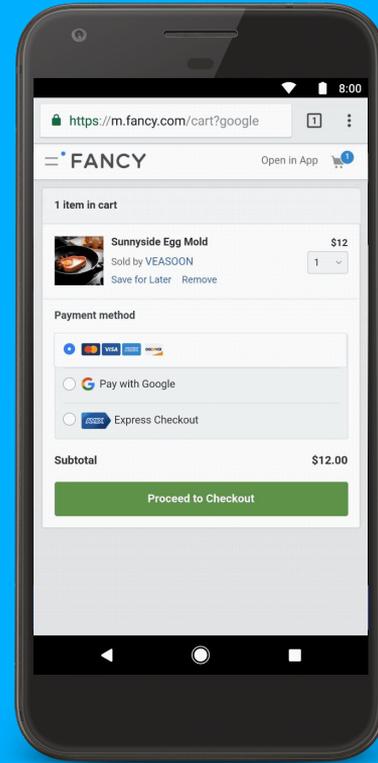


TWO WAYS TO IMPLEMENT

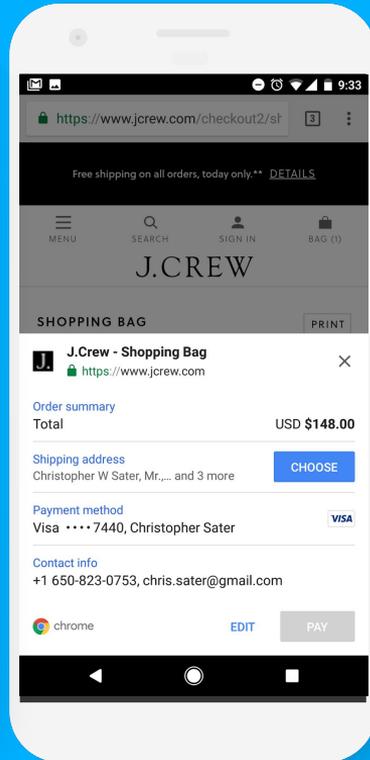
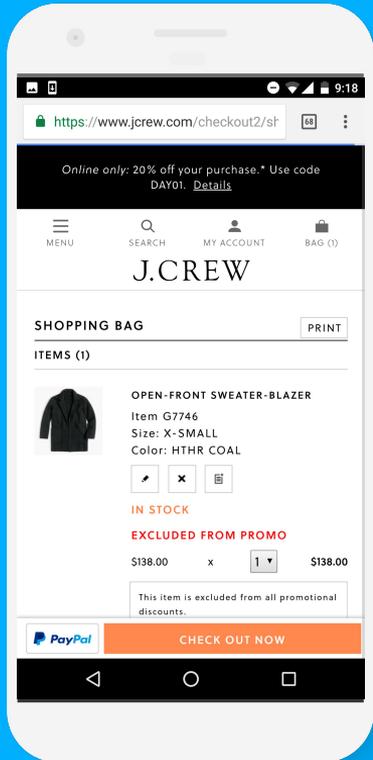
- ❖ Branded button
- ❖ Generic checkout

BRANDED BUTTON CHECKOUT FLOW

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



GENERIC CHECKOUT FLOW



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

EXISTING PARTNERS

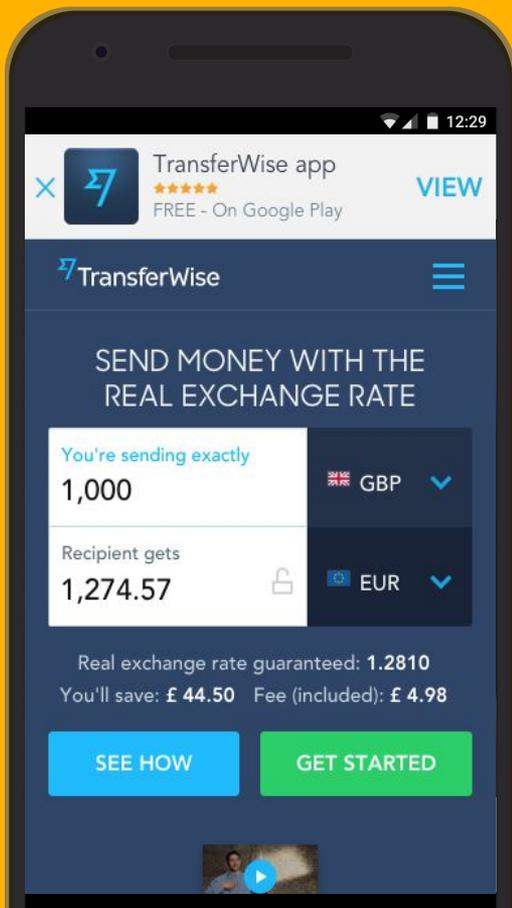
J.Crew **The Washington Post**

kogan.com

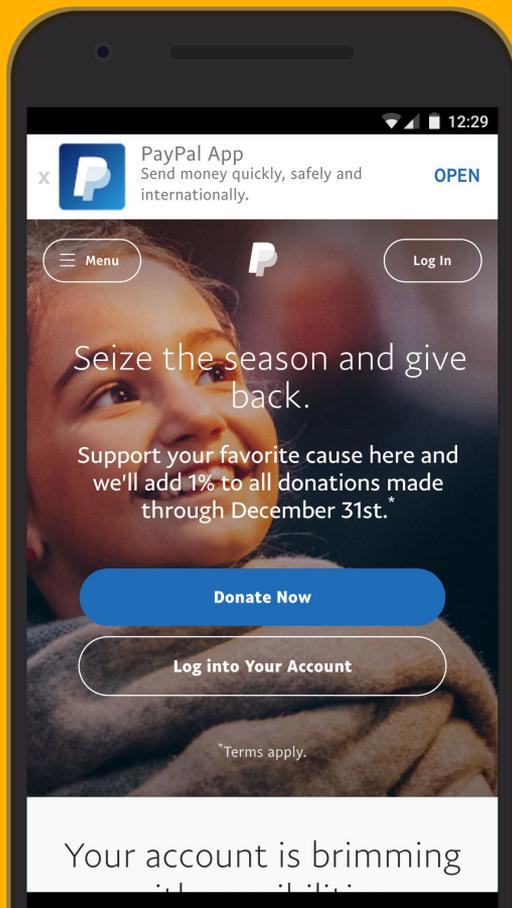
OR TRY OUR DEMO: [HTTPS://POLYKART.STORE](https://polykart.store)
developers.google.com/payments

PROMPT APP DOWNLOAD WITH A SMART BANNER

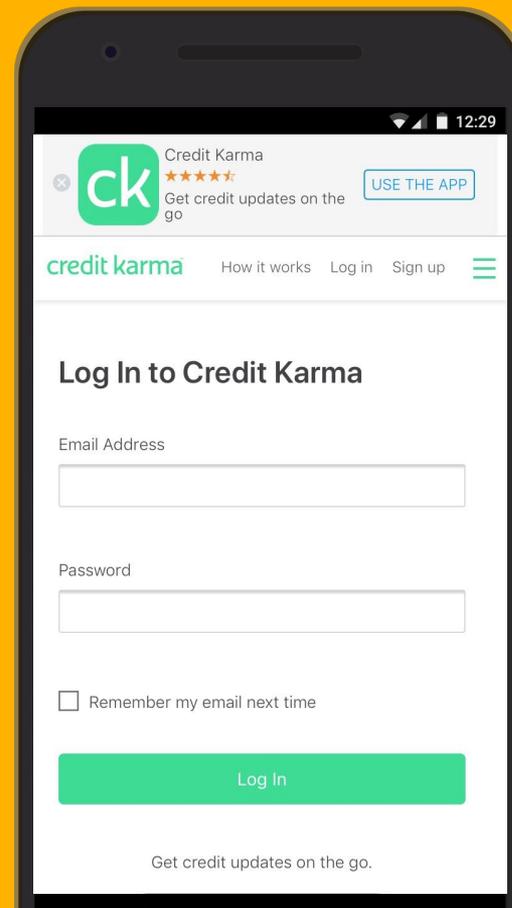
transferwise.com



paypal.com

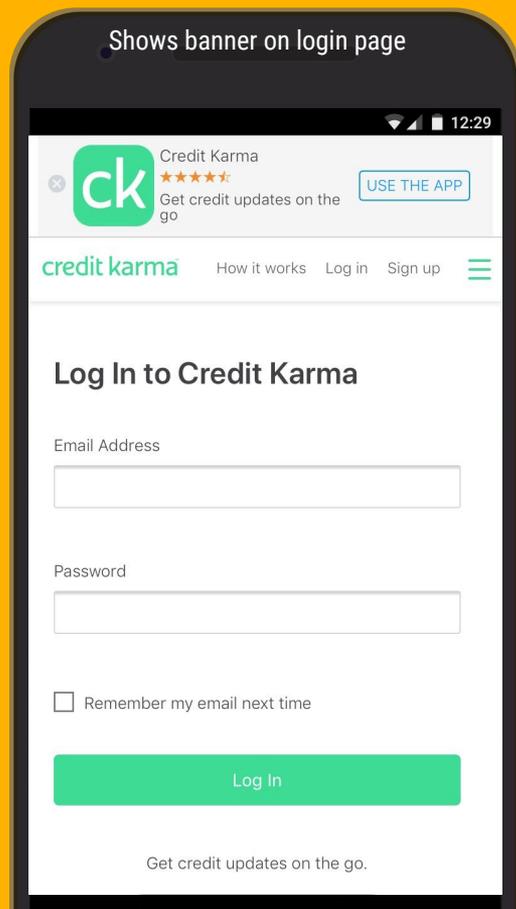


creditkarma.com

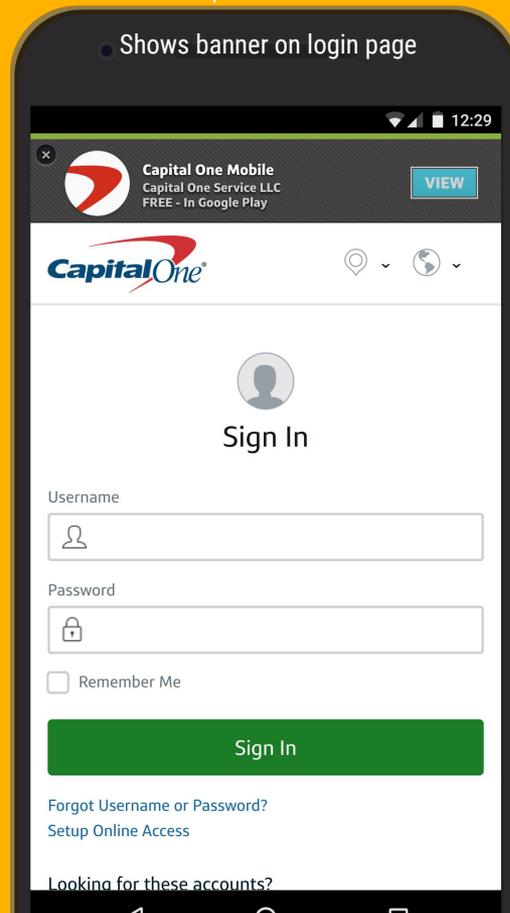


CONSIDER ONLY SHOWING A CERTAIN AUDIENCE OF USERS (SUCH AS RETURNING USERS WITH AN ACCOUNT) AN APP PROMO PROMPT

creditkarma.com



capitalone.com



THANK YOU