

Account Transfers: Responsive Platform

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Purpose: Provide transfer messages and instructions

Menus, forms, and clear guidance. That's what clients need to move money to or from accounts.

The challenge was rewriting the content I'd written for the web platform for this mobile implementation without sacrificing clarity.

I've always appreciated Strunk & White's classic advice – *Omit needless words*. This project took it a step further: *Omit needless characters*.

Transfers landing page
To-From Account page
Learn about modal
In-bound wire instructions modal
Account balances
Can't access accounts modal
Funds availability
Trading restrictions modal
Review transfer modal
Error messages
Empty state (no choices made)
IRA distribution
Ineligible accounts
No connected To accounts
Over \$250k limit
Recurring transfer
Connection failed

Transfers Landing Page

Wireframe	Copy
	<p data-bbox="678 331 881 373">Transfers</p> <p data-bbox="678 415 997 447">To or from Bank Account ></p> <p data-bbox="678 451 1167 510">Move cash between your bank and TD Ameritrade accounts.</p> <p data-bbox="678 552 889 583">Account Activity ></p> <p data-bbox="678 588 1167 615">See pending, scheduled, and completed transfers.</p>

To-From Account page

Wireframe	Copy
	<p>To or from Bank Account Move cash between your bank and TD Ameritrade accounts.</p> <p>Learn about transfer methods Wire instructions</p> <p>Transfer from Select</p> <p>Transfer to Select</p> <p>Can't access an account?</p> <p>Transfer Amount \$</p> <p>Frequency One time</p> <p>Start date [Today's date, default]</p> <p>Transfer fee 0.00</p> <p>Total* \$xxxxx.xx</p> <p>Back [button] Review-transfer [button]</p> <p>*This is an ACH transfer.</p>

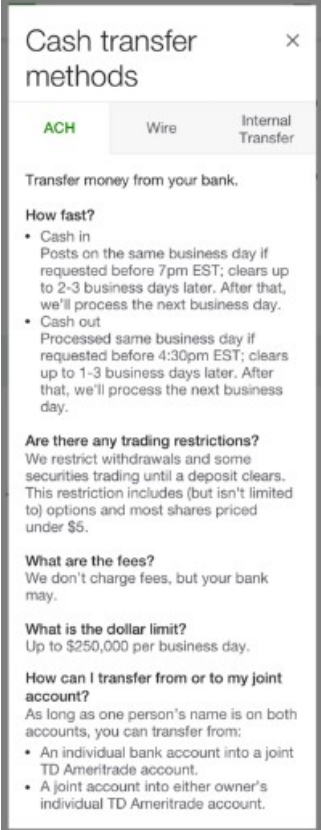
[Learn about transfer methods, copy on page 5]

[Wire instructions, copy on page 9]

[Can't access an account, copy on page 14]

[Estimated funds availability, copy on page 15]

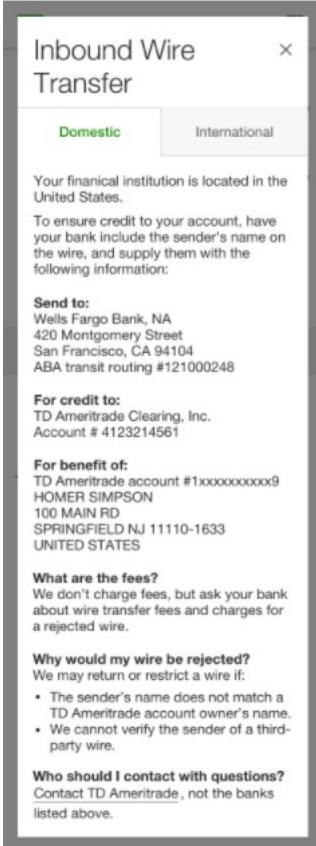
Learn about: Bank transfers

Wireframe	Copy	
	About transfer methods	
	Bank transfer (ACH)	Wire
	<p>Send money to and from your bank via the Automated Clearing House (ACH) Network.</p> <p>Funds availability</p> <ul style="list-style-type: none"> • Deposit: Same business-day posting of requests received by 7 p.m. ET; we process all other requests the next business day. It may take 2-3 business days to clear after posting. • Withdrawal: We process requests received by 4:30 p.m. ET the same business day. Ask your bank when you will receive the funds. <p>Trading restrictions Until a deposit clears, we restrict withdrawals and some securities trading. The restriction includes (but isn't limited to) options and most shares priced under \$5.</p> <p>Fees We don't charge, but your bank may.</p> <p>Transfer limit Up to \$250,000 per business day</p> <hr/> <p>Transfer tips:</p> <p>Joint account transfers. As long as one person's name is on both accounts, you can transfer between:</p> <ul style="list-style-type: none"> • An individual bank account and a joint TD Ameritrade account • A joint bank account and either owner's individual TD Ameritrade account 	

Learn about: Wire transfers

Wireframe	Copy	
	About transfer methods	
<div data-bbox="316 415 641 493"> <p>Cash transfer methods ×</p> </div> <div data-bbox="305 506 643 564"> <p>ACH Wire Internal Transfer</p> </div> <p>Unlike electronic transfers, you cannot typically request a wire online. Ask your bank to wire funds to your TD Ameritrade account. To get a wire credited correctly, ask your bank to include the sender's name.</p> <p>How fast?</p> <ul style="list-style-type: none"> • Wire in Posts on the same business day if we receive the funds from your bank by 6:30pm EST. We post all wires within 24 hours of receipt. • Wire out Processed same business day if requested before 3pm EST; often post within one business day from anywhere in the United States. <p>Are there any trading restrictions? None. You can make a withdrawal and buy any security.</p> <p>What are the fees? We don't charge fees, but ask your bank about wire transfer fees and charges for a rejected wire.</p> <p>Why would my wire be rejected? We may return or restrict a wire if:</p> <ul style="list-style-type: none"> • The sender's name does not match a TD Ameritrade account owner's name. • We cannot verify the sender of a third-party wire. <p>What is the dollar limit? We have no limit, but your bank may.</p> <p>How can I transfer from or to my joint account? As long as one person's name is on both accounts, you can transfer from:</p> <ul style="list-style-type: none"> • An individual bank account into a joint TD Ameritrade account. • A joint account into either owner's individual TD Ameritrade account. 	<p>Bank transfer (ACH)</p>	<p>Wire</p> <p>Contact your bank to wire funds to your TD Ameritrade account. Unlike electronic bank transfers, you cannot typically request a wire online.</p> <p>Funds availability</p> <ul style="list-style-type: none"> • Deposit: Same business-day posting of requests received by 6:30 p.m. ET. We post all wires within 24 hours of receiving them. • Withdrawal: We process requests received by 3 p.m. ET on the same business day. For a wire withdrawal, use our web platform. <p>Trading restrictions None</p> <p>Fees</p> <ul style="list-style-type: none"> • Deposit: We don't charge. Your bank may charge for sending or for rejected wires. • Withdrawal: \$25 fee. Check to see if your bank charges for incoming wires. Ask your bank when you will receive the funds. <p>Transfer limit</p> <ul style="list-style-type: none"> • Deposit: We have no limit; your bank may • Withdrawal: Any amount up to your cash available for withdrawal <hr/> <p>Transfer tips:</p> <ul style="list-style-type: none"> • Names must match. Check that the name on an incoming wire matches your TD Ameritrade account. We may reject a third-party wire. • Transfers between joint accounts. As long as one person's name is on both accounts, you can transfer between: <ul style="list-style-type: none"> ○ An individual bank account and a joint TD Ameritrade account ○ A joint bank account and either owner's individual TD Ameritrade account • Withdrawals sent outside the United States. Submit a Wire Request (International) form by fax or use the secure Message Center. Get the form on our web platform at Client Services > Forms & Agreements. Cutoff time for same-day processing is 1 p.m. ET.

In-bound wire: Domestic transfers (Results from selecting Wire instructions page 3)

Wireframe	Copy		
	<p style="text-align: center;">Inbound Wire Transfer</p> <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="width: 50%; color: green;">Domestic</td> <td style="width: 50%;">International</td> </tr> </table> <p>For financial institutions in the United States</p> <p>To wire funds into your TD Ameritrade account, give your bank this information:</p> <p>Send to: Wells Fargo Bank, NA 420 Montgomery Street San Francisco, CA 94104 ABA transit routing #121000248</p> <p>For credit to: TD Ameritrade Clearing, Inc. Account # 4123214561 200 South 108th Avenue Omaha, NE 68154 United States</p> <p>For the benefit of: (required for timely, accurate processing) Your TD Ameritrade account number Exact name(s) on your account Your street address City, State Zip United States</p> <hr/> <p>Transfer tips:</p> <ul style="list-style-type: none"> • Double-check your info. Match the sender's name with your TD Ameritrade account. We may reject a third-party wire. • Ask about fees. We don't charge for incoming wires. Your bank may charge for sending or for rejected wires. • Call us with questions. Don't call the banks listed here; contact TD Ameritrade. 	Domestic	International
Domestic	International		

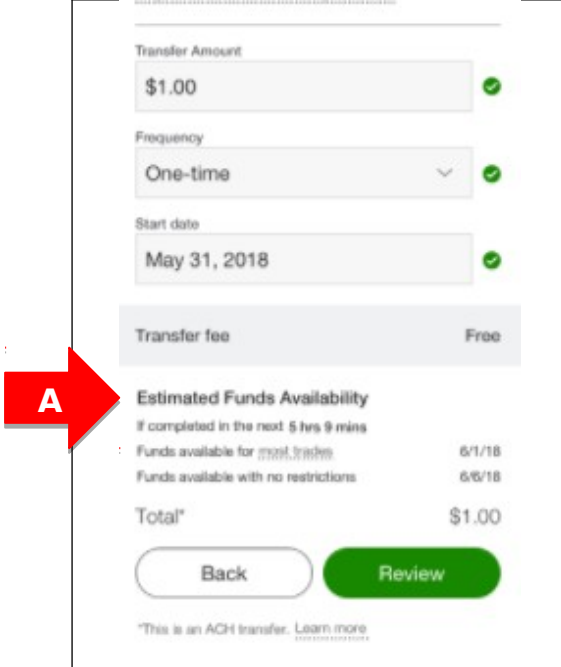
In-bound wire: International wire instructions

Wireframe	Copy		
<div data-bbox="341 325 673 409"> <p>Inbound Wire Transfer ×</p> </div> <div data-bbox="341 420 673 472"> <p>Domestic International</p> </div> <p>Your financial institution is located outside the United States.</p> <p>To ensure credit to your account, have your bank include the sender's name on the wire, and supply them with the following information:</p> <p>Send to: First National Bank of Omaha 1620 Dodge Street Omaha, NE 68102 ABA transit routing #104000016 Swift Code/BIC : FNBOUS44XXX (if your bank requires it)</p> <p>For credit to: TD Ameritrade Clearing, Inc. Account # 16424641</p> <p>For benefit of: TD Ameritrade account #1xxxxxxxxx9 HOMER SIMPSON 100 MAIN RD SPRINGFIELD NJ 11110-1633 UNITED STATES</p> <p>What are the fees? We don't charge fees, but ask your bank about wire transfer fees and charges for a rejected wire.</p> <p>Why would my wire be rejected? We may return or restrict a wire if:</p> <ul style="list-style-type: none"> • The sender's name does not match a TD Ameritrade account owner's name. • We cannot verify the sender of a third-party wire. <p>Who should I contact with questions? Contact TD Ameritrade, not the banks listed above.</p>	<div data-bbox="990 325 1234 367"> <p>Inbound Wire Transfer</p> </div> <div data-bbox="787 388 1396 430"> <table border="1"> <tr> <td style="text-align: center;">Domestic</td> <td style="text-align: center;">International</td> </tr> </table> </div> <p>For financial institutions outside the United States</p> <p>To wire funds to your TD Ameritrade account, give your bank this information:</p> <p>Send to: First National Bank of Omaha 1620 Dodge Street Omaha, NE 68102 ABA routing #104000016 Swift Code/BIC: FNBOUS44XXX (If your bank requires it)</p> <p>For credit to: TD Ameritrade Clearing, Inc. Account #16424641 200 South 108th Avenue Omaha, NE 68154 United States</p> <p>For the benefit of: (Required for timely, accurate processing) Your TD Ameritrade account number Exact name(s) on your account Your street address City, State Zip United States</p> <hr/> <p>Transfer tips:</p> <ul style="list-style-type: none"> • Double-check your info. Match the sender's name with your TD Ameritrade account. We may reject a third-party wire. • Ask about fees. We don't charge for incoming wires. Your bank may charge for sending or for rejected wires. • Call us with questions. Don't call the banks listed here; contact TD Ameritrade. 	Domestic	International
Domestic	International		

Can't access accounts modal





Wireframe	Copy
<p data-bbox="207 411 756 531">Why can't I access ✕ some of my accounts?</p> <p data-bbox="207 569 753 600">Accounts you haven't connected do not appear.</p> <p data-bbox="207 619 487 646">To connect an account:</p> <ol data-bbox="207 665 730 831" style="list-style-type: none">1. Log in to tdameritrade.com on a PC2. Go to My Account > Deposits & Transfers > Account /Bank Connections3. Select "New Connection" and follow the instructions <p data-bbox="207 852 737 915">Accounts shown in gray are not eligible for this type of transaction.</p> <p data-bbox="207 921 443 951">For help, contact us.</p>	<p data-bbox="992 468 1260 495">Can't access an account?</p> <p data-bbox="826 529 1422 619">Accounts you haven't connected do not appear. To connect an account, go to the Account/Bank Connections page on our web platform.</p> <p data-bbox="826 688 1024 718">For help, contact us.</p>

Funds availability: Same day, next day

 <p>Transfer Amount \$1.00 ✓</p> <p>Frequency One-time ✓</p> <p>Start date May 31, 2018 ✓</p> <p>Transfer fee Free</p> <p>Estimated Funds Availability if completed in the next 5 hrs 9 mins</p> <table><tr><td>Funds available for <u>some trading</u></td><td>6/1/18</td></tr><tr><td>Funds available with no restrictions</td><td>6/6/18</td></tr></table> <p>Total* \$1.00</p> <p>Back Review</p> <p><small>*This is an ACH transfer. Learn more</small></p>	Funds available for <u>some trading</u>	6/1/18	Funds available with no restrictions	6/6/18	<p>FLAG A</p> <p><i>[Shows during business hours]</i></p> <p>Estimated funds availability If you submit this request in: xx hours, xx minutes: Funds post: The evening of your transfer's start date with <u>some trading restrictions</u> Funds clear: In 2-3 business days with no restrictions</p> <p><i>[Shows after business hours]</i></p> <p>Estimated funds availability Funds post: The morning of the next business day with <u>some trading restrictions</u> Funds clear: In 2-3 business days with no restrictions</p>
Funds available for <u>some trading</u>	6/1/18				
Funds available with no restrictions	6/6/18				

[Some trading restrictions, copy on page 11]

Trading restrictions modal window

<p>Transfer Amount</p> <p>\$1.00 </p> <p>Frequency</p> <p>One-time  </p> <p>Start date</p> <p>May 31, 2018 </p> <p>Transfer fee Free</p> <p>Estimated Funds Availability</p> <p><small>If completed in the next 5 hrs 9 mins</small></p> <table><tr><td>Funds available for <small>most trades</small></td><td>6/1/18</td></tr><tr><td>Funds available with no restrictions</td><td>6/6/18</td></tr></table> <p>Total* \$1.00</p> <p>Back Review</p> <p><small>*This is an ACH transfer. Learn more</small></p>	Funds available for <small>most trades</small>	6/1/18	Funds available with no restrictions	6/6/18	<p>About Trading Restrictions</p> <p>Until your deposit clears, we restrict withdrawals and some securities trading based on market risk.</p> <p>The restriction includes – but isn't limited to – options and most stocks priced under \$5 per share.</p>
Funds available for <small>most trades</small>	6/1/18				
Funds available with no restrictions	6/6/18				