

Making the right selections to set up a wire transfer to a bank account can be tricky. Improving on these descriptions – the first step of the process -- was my goal for the new mobile implementation.

New outbound wire connection [Back to My Outbound Wire Connections](#)

Connect your account with a bank or other instituion so you can wire money to it.

Standard wire

Most common way to wire money to domestic financial institutions.

Brokerage wire

To send money to another brokerage firm.

Corresponding bank wire (Domestic)

To send money through a Federal Reserve member bank. (Most common among credit unions.)

Mortgage/escrow wire

To send money to a mortgage or escrow company.

International wire

To send money to an international bank.

Help me choose

To simplify the process, I proposed a new item, “Financial institution location” to identify wires going out of the country.

Separating international wires from the other choices made sense, since these wires involved leaving this flow to complete a form.

Then I added an information link to “Wire destination” to provide explanations about the choices.

Set up wire connection

Connect your TD Ameritrade account with your bank account for cash transfers.

Account

Brokerage - 1031

Name on account

Is your name on the account?

Yes No

Financial institution location

Is the financial institution located in the United States?

Yes No

Wire destination

Where do you want to wire money?

[About wire destinations](#)

Large bank or financial institution
Most common
 Other institution
Brokerage firm, credit union, etc.

Selecting the information link showed new descriptions that clarified the choices using everyday language.

While this screenshot doesn't make it clear, clients select a description here to move on to the next step in the process.

Wire destinations

Large bank or financial institution

The most common way to wire money to Wells Fargo, Citibank, and other large financial institutions

Brokerage firm

To send money to firms like Vanguard and eTrade.

Credit union

To wire money to a credit union or smaller bank within the U.S.

Mortgage/escrow company

For sending to a mortgage lender or escrow firm

International bank

To send money to a bank or financial institution outside the U.S.

If you have questions about where to send your wire, ask your financial institution.

While the new copy is longer by two words, it makes incremental improvements by:

- Asking for a destination instead of expecting the client to make a more technical decision: select the correct outbound wire connection
- Replacing “standard wire,” “corresponding wire,” and “Federal Reserve member bank” with familiar, concrete examples

Our agile milestones didn’t allow for formal testing, but the new copy did well in stakeholder reviews. I’d wager that it also lowers anxiety.

<p>New outbound wire connection Back to My Outbound Wire Connections</p> <p>Connect your account with a bank or other institution so you can wire money to it.</p> <p><u>Standard wire</u> Most common way to wire money to domestic financial institutions.</p> <p><u>Brokerage wire</u> To send money to another brokerage firm.</p> <p><u>Corresponding bank wire (Domestic)</u> To send money through a Federal Reserve member bank. (Most common among credit unions.)</p> <p><u>Mortgage/escrow wire</u> To send money to a mortgage or escrow company.</p> <p><u>International wire</u> To send money to an international bank.</p> <p><u>Help me choose</u></p>	<p>Wire destinations ×</p> <p>Large bank or financial institution The most common way to wire money to Wells Fargo, Citibank, and other large financial institutions</p> <p>Brokerage firm To send money to firms like Vanguard and eTrade.</p> <p>Credit union To wire money to a credit union or smaller bank within the U.S.</p> <p>Mortgage/escrow company For sending to a mortgage lender or escrow firm</p>
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