How to create a winning **Pay by Bank** user experience

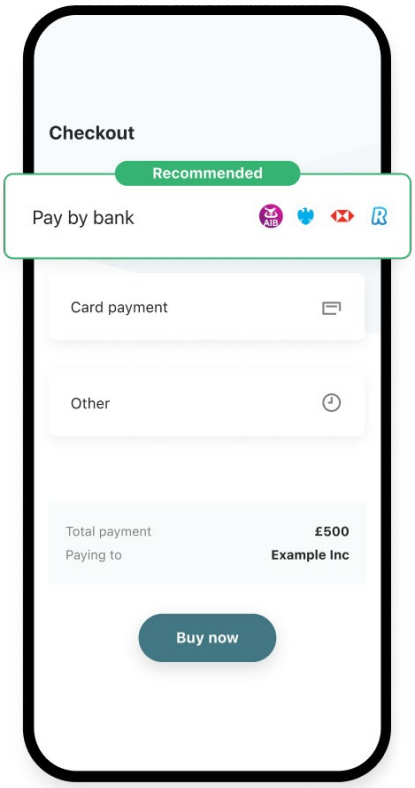
Pay by Bank offers more flexibility and customisation options than other payment methods, helping you push up conversion rates. Here's how to make the most of it.

tink
A Visa Solution

In this guide, our Payments team shares its best practices for UX design and conversion optimisation based on research, experiments, and ongoing work with Tink customers.

Contents

Users need to feel confident and secure at all times when paying online. Any friction can disrupt the user journey and bring down conversion rates.



Pay by Bank has a high ceiling regarding the quality and customisability of the user journey. It takes just one line of code to embed anywhere – in an Ecommerce checkout, on an invoice or as a QR code. The authentication flow is built for online, all it takes is Face ID or a fingerprint.

Crucially, it also offers you deeper customisation options. You can tailor both the journey and the interface to your use case, meaning it's close to a fully white-label payments experience.

This matters because your payment flow forms one part, a very key part, of your overall user experience. Pay by Bank lets you own more of the payment flow, customise it to your brand, and transition users seamlessly between the different steps.

Our guide covers everything from the key UX/UI tweaks to make and Tink's own customisation options, to how we think businesses can best position and talk about Pay by Bank to consumers.

Adyen launching its own Pay by Bank solution shows how quickly it's gaining mainstream adoption – and just how competitive the general user experience already is today.

With this guide, we aim to show how you can build and optimise your Pay by Bank flows to help you obtain higher conversion rates.

> Pay by Bank gives consumers more choice while letting businesses accept instant, account-to-account payments from anyone with a bank account, in Europe and beyond. At its core, this is really all that Pay by Bank is – a simple way for anyone to pay directly from their bank account. Once a consumer authenticates, the money moves between accounts instantly.

– **Tom Pope,**
SVP of Payments at Tink

Section 1

Get to grips with performance metrics

When designing your **Pay by Bank** user journey, you'll probably be using a north star metric like conversion rate to assess its performance. The good news is that Pay by Bank conversion rates are already very competitive, even with some variation across markets and use cases.

Defining ‘conversion’

Not all providers define conversion rates in the same way and terms like success rate, conversion rate, and completion rate are often used interchangeably. At Tink, we use an end-to-end metric referring to the percentage of users that complete an open banking flow – make a payment, connect a bank account, or both.

The number of users that successfully completed a flow (verified their account, initiated a payment, etc.)

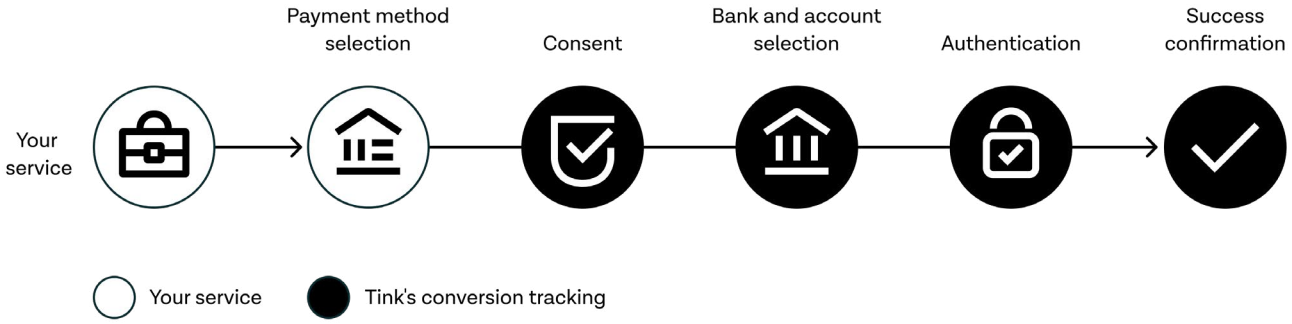
The total number of users that started authentication

Before you compare this metric to other payment metrics, like card authorisation rates, be aware it isn’t an apples-to-apples comparison. Most other performance metrics typically only account for the final authorisation step and not the full user journey, leaving out the steps associated with data entry such as entering your card details.

Tink’s metric also takes into account the bank’s own interface including any bank-side errors, because for a metric to be useful we think it has to measure real-world conversion. Plus, we invest heavily in optimising for less-than-perfect bank flows, and this metric helps show the impact of that work.

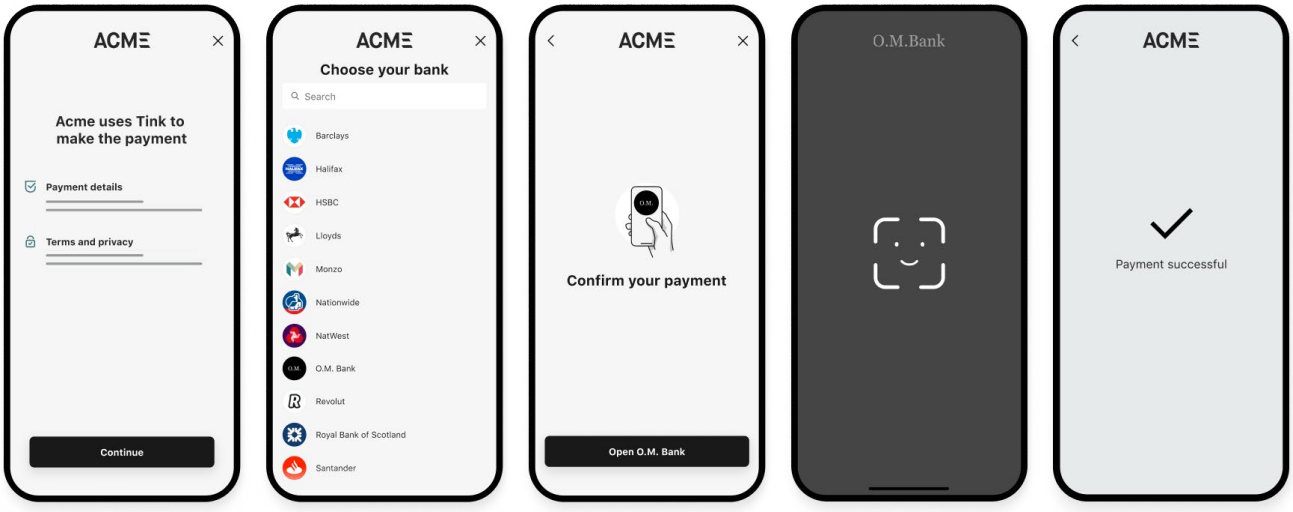
Measuring conversion rates

At Tink we track conversion across every step of the flow: from the moment a user selects open banking as a means to initiate a payment (PIS) or connect an account (AIS), up to the action being completed. In a payments context, we start measuring conversion as soon as a user selects Pay by Bank as a payment method and is redirected to Tink.



An example of a typical open banking flow.

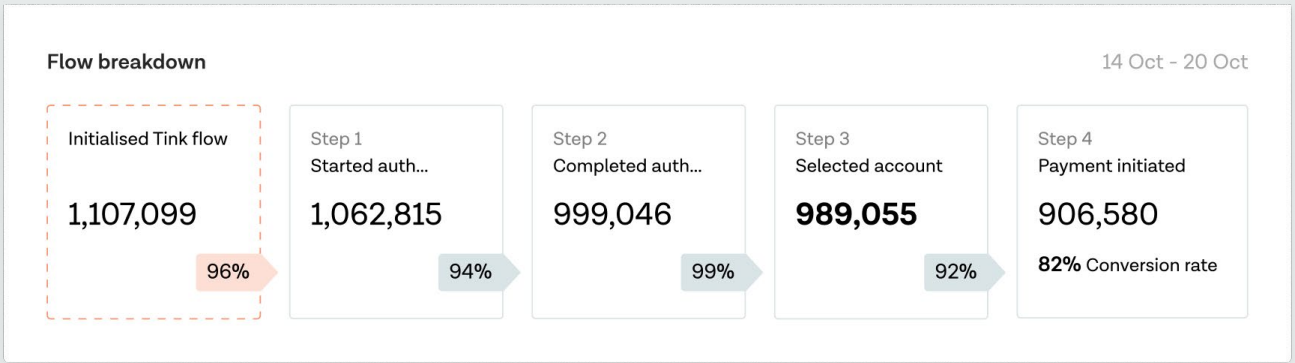
In mature open banking markets such as the UK or the Nordic countries, user flows typically consist of 4-6 screens and it's crucial to measure conversion rates on each one individually. Using in-depth reporting and analytics inside the Console, Tink customers can drill down to see how many users started the flow, how many authenticated, and how many completed the flow. This gives you quick insights into where to optimise.



An example Pay by Bank flow showing the consent, bank selection, authentication, and success screens.

The biggest source of conversion loss in Pay by Bank flows, as with any payment method, is user drop-off. This typically accounts for 9 out of 10 lost conversions. Technical or bank-side errors contribute a tiny fraction of overall conversion loss when it comes to open banking payments, on average.

The upside is that you can actively minimise drop-off through UX optimisation and A/B testing. In fact, Tink customers are able to customise their payment flows to a greater degree – we show you how later in this guide.



A typical breakdown of error types that a Tink customer sees given an end-to-end conversation rate of 82%.

~15%

User drop-off

User drop-off is mainly caused by friction in the bank's authentication flows, such as extra steps, clunky UI/UX, web redirects, etc.

0–3%

Bank errors

Bank or ASPSP errors refer to technical issues experienced by banks - the error rate is relatively low, but can vary widely by bank.

< 1%

Unknown errors

In most countries, unknown errors are consistently low and arise mainly from bank errors that have not yet been classified.

+85%

End-to-end conversion rate

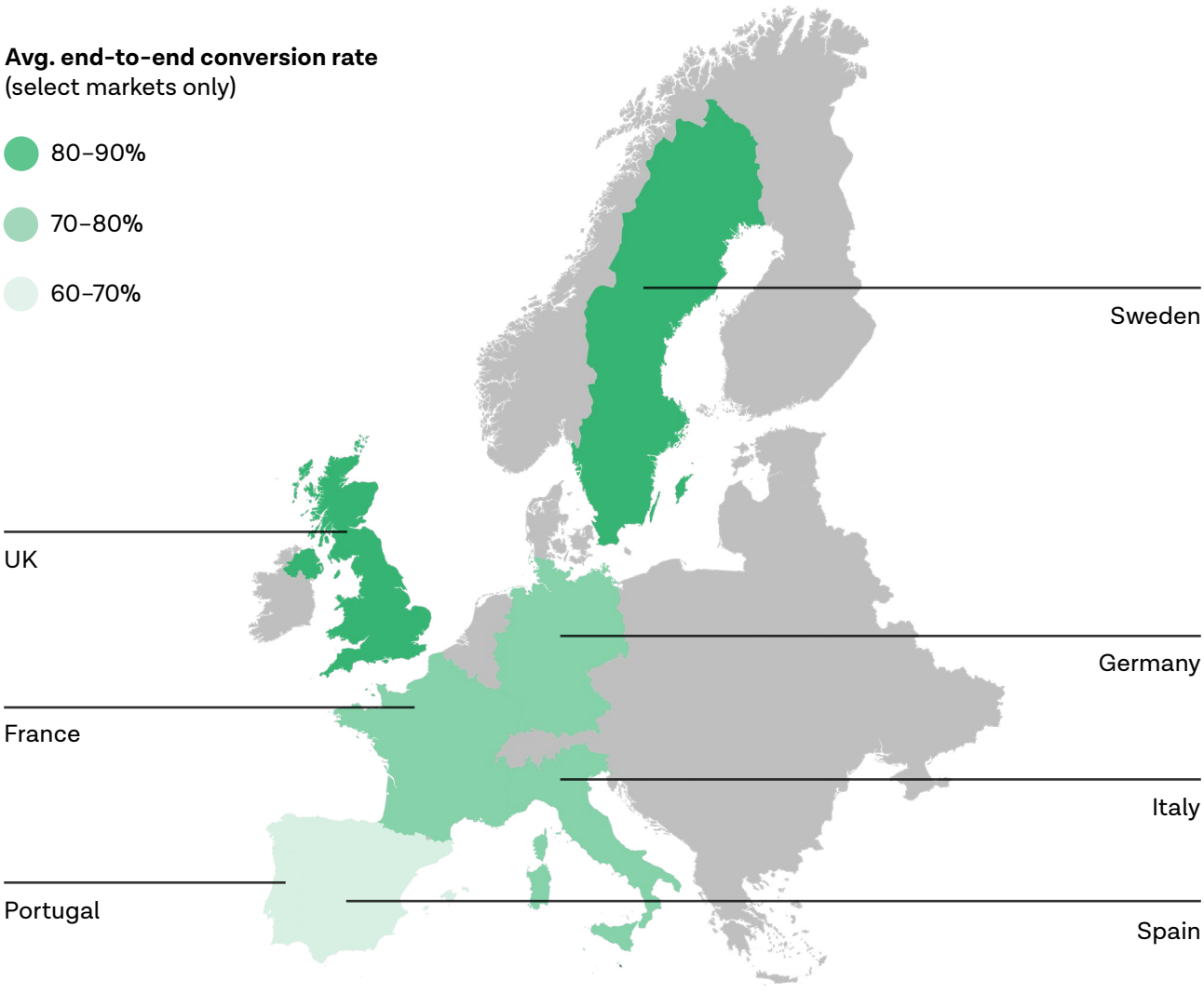
No. of attempted Tink Link authentication sessions divided by the no. of successful authentications with data returned.

A typical breakdown of error types that a Tink customer sees given an end-to-end conversion rate of 85%.

Performance benchmarks

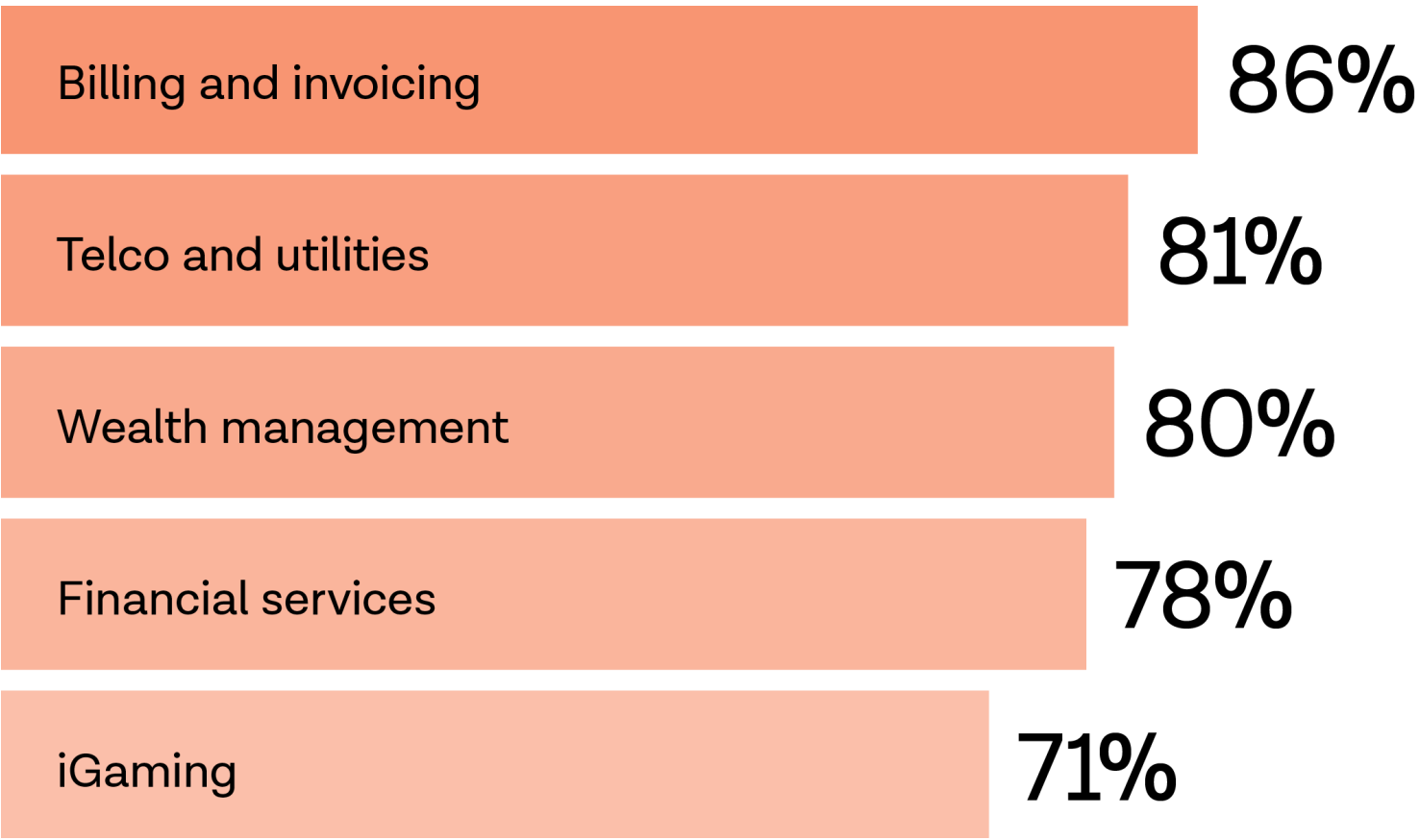
Unsurprisingly, there is no single Pay by Bank conversion benchmark. It varies by use case, industry, and market. For Tink customers, metrics collected between Sept – Oct 2022 show that 80-90% is the average range for first-time users in mature open banking markets like the UK and Nordic countries, rising to above 90% for returning users.

Direct comparisons to other payment methods are tricky since they don't measure end-to-end performance, but Pay by Bank generally performs on par with or better in mature markets. Conversion rates in second-wave markets like Germany and France are lower but rising fast.



Average Pay by Bank conversion rate ranges in select markets, based on Tink data collected Sep-Oct 2022.

Conversion rates vary by industry, too. This shouldn't be too surprising since there are different user motivations at play. Whether the use case is repaying a loan, topping up an account, or buying something online, the action you want a user to take and their reason for doing so is different. Someone trying to pay a bill on time likely has a higher intent to pay than someone buying a pair of shoes.

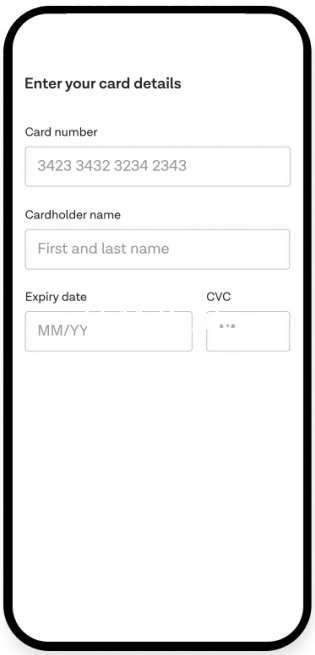


Average Pay by Bank conversion rates in select industries, based on Tink data collected Sep-Oct 2022.

Open banking conversion rates are constantly improving as volume increases, banks optimise their flows, and new regulations come into play. At Tink we expect conversion rates to increase faster and faster over time. We already see this happening in the UK and Sweden, for example.

Needless to say, a payment flow is just one part of your user journey, and your Pay by Bank flow shouldn't be judged in isolation. It's key to optimise the end-to-end journey and the steps either side of your Pay by Bank flow in particular. Read on for more on this.

Card payment

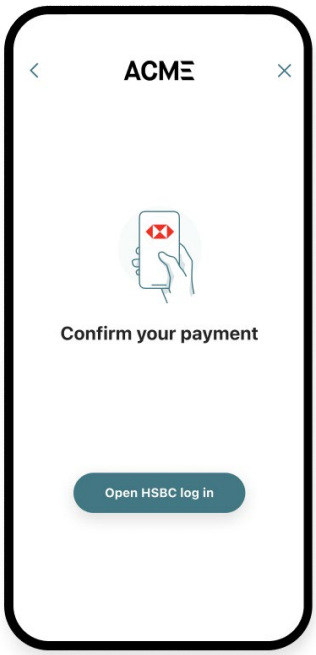


12 clicks on average

>1 minute end-to-end

manual entry and redirect

Pay by Bank



5 clicks on average

~30 secs. end-to-end

no manual entry

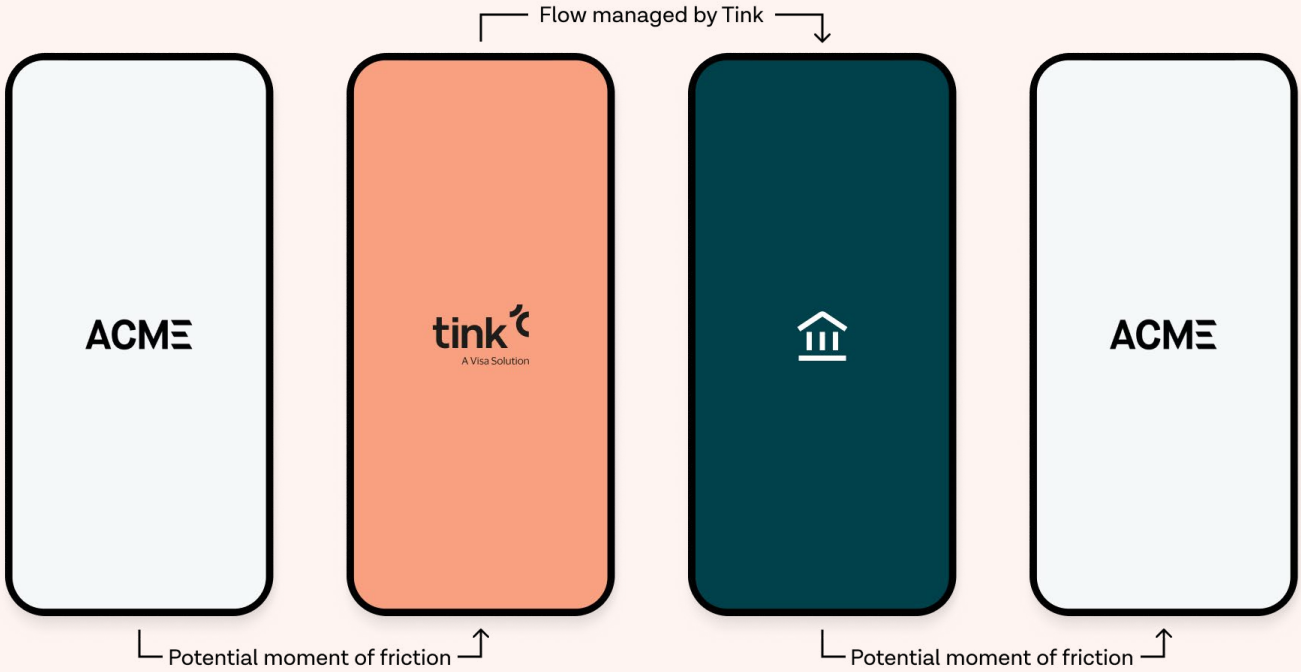
Key takeaways:

- Ensure you're measuring your full, end-to-end conversion rate
- Drill down to track performance at each step of the Pay by Bank flow
- Benchmark performance against conversion rates for similar use cases in your market

Section 2

Design the end-to-end journey

Our research shows that the best performing integrations with Tink are smooth, secure, and coherent. This is especially true in payments, where any confusion or inconvenience can lower the user's intent to pay. That's why it's key to ensure a seamless transition from your product to Tink and to configure the Tink flow for your use case.



Avoiding unnecessary content

Generally, more steps in the user journey means more time and effort for the user, lowering conversion rates. Duplicated content, or saying the same thing twice, can also create friction. Every piece of content should have a clear purpose, with a logical progression from one screen to the next.

1. Don’t duplicate content

When designing your flow, review each piece of content and ask how it helps the user in what they’re trying to achieve. We sometimes see customer flows that repeat text from Tink screens, especially around consent and compliance, with no real purpose. It’s important to be transparent with users, but overdoing it can cause ambiguity and confusion.

2. Merge steps together

Grouping steps into relevant sections can help keep the navigation clean and focused. For example, you could ask the user to enter the amount and choose their preferred payment method (bank and source account) on the same screen. Take care not to merge steps in an illogical way, or without a clear visual hierarchy, as this creates unnecessary friction. If you’re hosting the bank selection step yourself, you may need to differentiate between separate banks that are part of the same group.

Using shortcuts

Tink customers with the best-performing flows avoid asking users the same things over and over again, and allow certain users to skip ahead if desired. This is key if people will use your product on a recurring basis.

1. Skip steps

When a user selects their bank and source account for the first time, or if you already have them on file, you can pre-populate this information the next time they enter the flow. This lets you preselect the user's preferred payment method or allow the user to skip the steps altogether. If hosting this step in your own app, you may need to give the user a way to change their preferred setting from time to time.

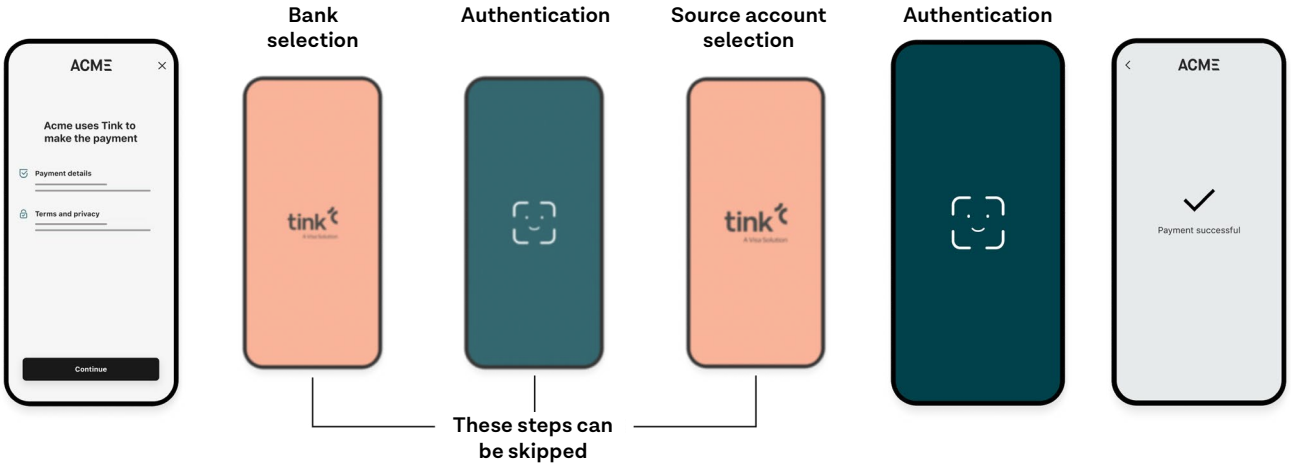
2. Create permanent users

Whether you implement permanent or temporary users within Tink Link can also affect the number of screens a user sees. In some countries (like Germany, Italy, and Sweden) the user needs to aggregate or connect their account prior to initiating the payment, potentially resulting in two authentication steps. With Tink you can, in fact, keep this down to one SCA step. But permanent users don't need to authenticate twice since they've already provided their consent for up to 180 days. This is especially impactful if you have a lot of frequent users.

3. Pre-fill information

You can also pre-fill certain user information if you already have it stored. For example, when a user authenticates, in most cases they'll need to provide certain information (like a social security number) to identify themselves with their bank. Pre-filling this will save the user valuable time and effort.

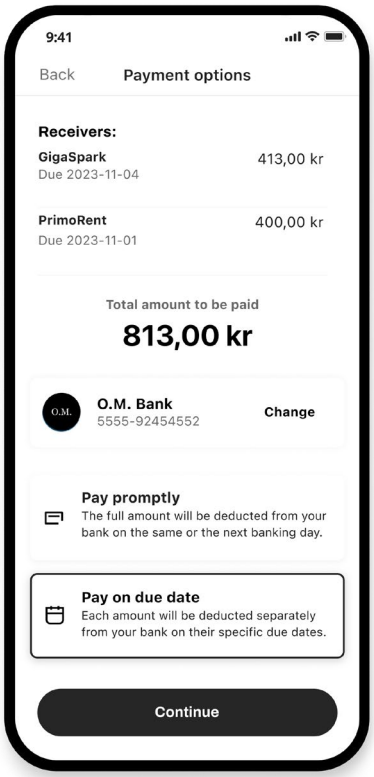
Example: By pre-populating the user's bank and source account information, the first of two authentication steps can be skipped and the total number of screens is reduced. See image below.



4. Consider bulk payments for invoice use cases

Users paying multiple invoices have to go through a time consuming and cumbersome process to pay each one individually and complete an SCA step for each payment. This is extremely fiddly on a mobile device and will likely lead to a higher drop-off rate.

Tink's payments solution allows users to pay several invoices or bills in one single authentication process using bulk payments. Users making payments will only authenticate themselves once, saving them time and improving your overall conversion rates. (Available only in Sweden as of November 2023)



Key takeaways:

- → Avoid duplicating content from Tink's flow in your own
- → Merge steps to shorten the flow, but don't make any one screen too busy or confusing
- → Be wary of leaving out essential information when removing steps altogether
- → Consider segmenting users based on frequency of use (first-time, occasional, and regular users) and tailoring the user journey to them
- → Show the user's preferred bank and source account as pre-selected options, if you already know them, or let them skip these steps altogether
- → Pre-fill the user's personal information where possible

Section 3

Optimise for mobile payments

Users today expect to be able to pay and move money around with only their phone. Nevertheless, user journeys often aren't optimised for mobile apps. They contain too many steps in the authentication process which adds unnecessary interactions and causes friction for users. With Tink's product suite now optimised for mobile apps, user journeys are reduced by up to 50% in mature open banking markets such as the UK and Nordic countries, providing superior experiences and smoother authentication journeys.

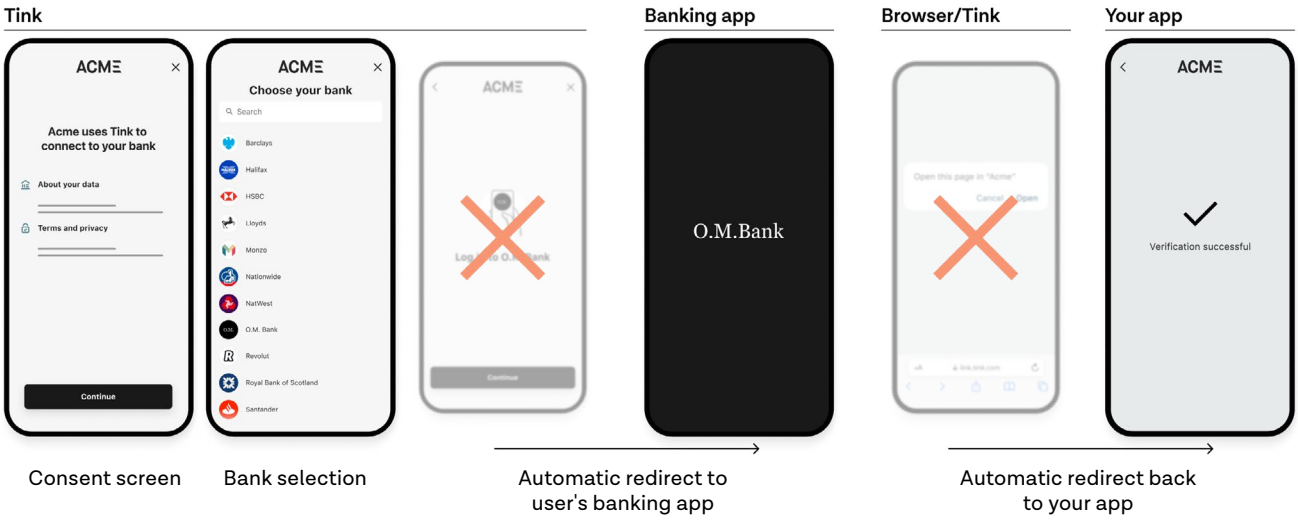
Mobile SDKs

Using an SDK built for mobile devices will let you cut your Pay by Bank journey by up to half. Let's take a user journey in the UK as an example. A typical flow includes four steps where a user is required to take action:

1. A user gives consent to their data being handled
2. They select their banking provider
3. The user manually initiates a redirect to their banking provider
4. And then once again manually initiates the redirect back to the original app

Each of the steps in the flow require the user to interact, which isn't optimal. The fewer buttons a user has to click, the slicker an open banking experience will be.

Tink's Mobile SDK automatically redirects the user to the banking provider and back to the original app, eliminating the need for the user to manually initiate this process. By removing two of the manual steps in the flow, the user journey is up to 50% shorter than before. This makes a huge impact on the overall number of successfully completed flows and provides a vastly improved user experience.



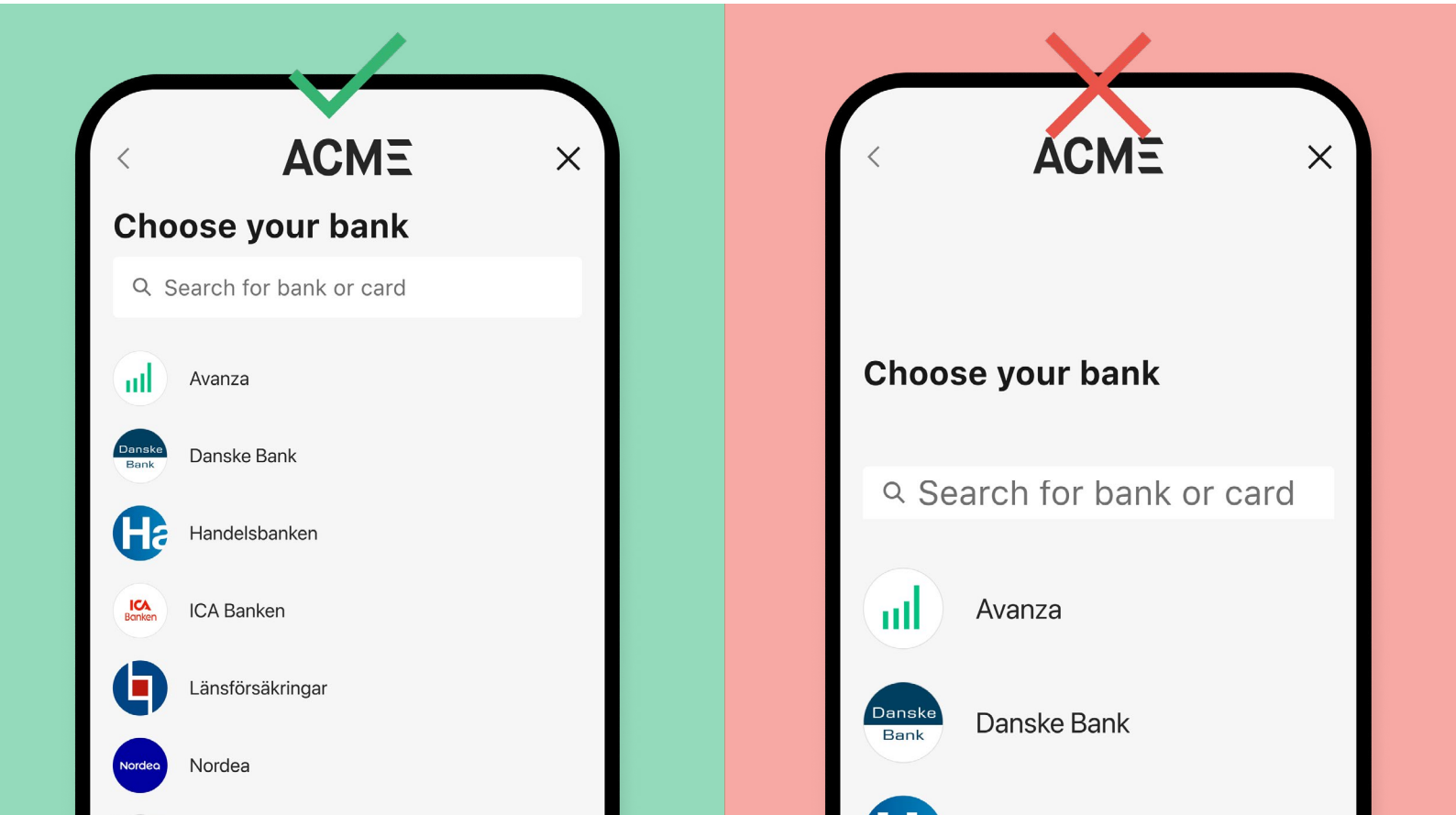
The Mobile SDK is available on both iOS and Android platforms.

Mobile browser testing

In case you don't have a mobile app but still offer digital services to mobile users, we strongly recommend testing your flows in mobile browsers. Occasionally we see mobile flows where the design isn't responsive, a dialogue box is too small, or the text isn't easily readable. Consider this in advance and test your flow with a range of mobile devices.

The good news is the Tink Web SDK is still optimised for mobile devices, even if you don't offer a mobile app. The design scales according to the screen size and users stay within the same browser window, making the transition as seamless as possible.

Example: Test your flow for usability on a range of mobile devices, avoiding unnecessary whitespace and ensuring the content is readable and properly formatted.

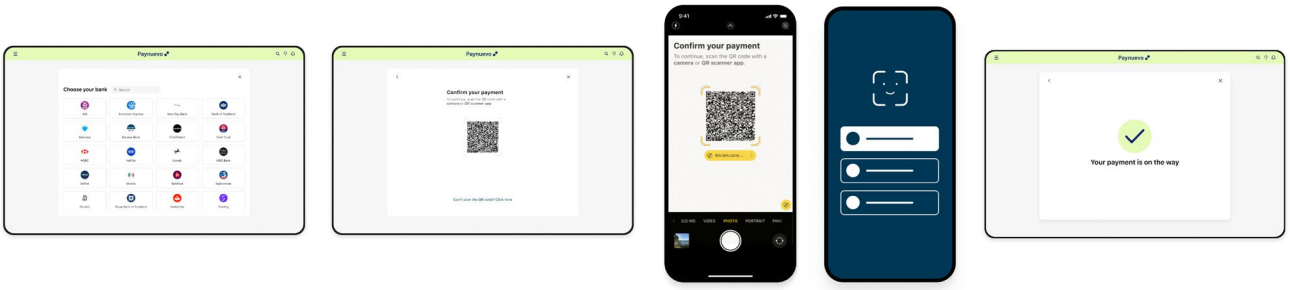


Mobile-first authentication

In some countries, you can allow users that start an open banking flow on desktop to easily switch to their mobile banking app for authentication purposes.

The handoff is initiated by the user who scans a QR code with their mobile device, as seen in the image. The user also has the option to proceed with the regular desktop flow instead. This gives a user the option to use their bank's mobile app to connect to their bank and complete the authentication process, ensuring a mobile-first authentication flow.

Desktop-to-mobile handoff comes pre-integrated with Tink Link wherever banks support app-to-app redirects which usually results in significant conversion increases. (Note this feature is currently only supported in the UK, France, and partially in The Netherlands and Italy).



Bank selection | **Handoff screen** | **User scans QR code** | **Account selection and authentication** | **Confirmation**

Key takeaways:

- If you have a mobile app, use Tink's Mobile SDK to vastly reduce the number of steps a user has to take
- Test your flow end-to-end with different mobile devices
- Enable desktop-to-mobile handoff for a smoother mobile-first authentication flow

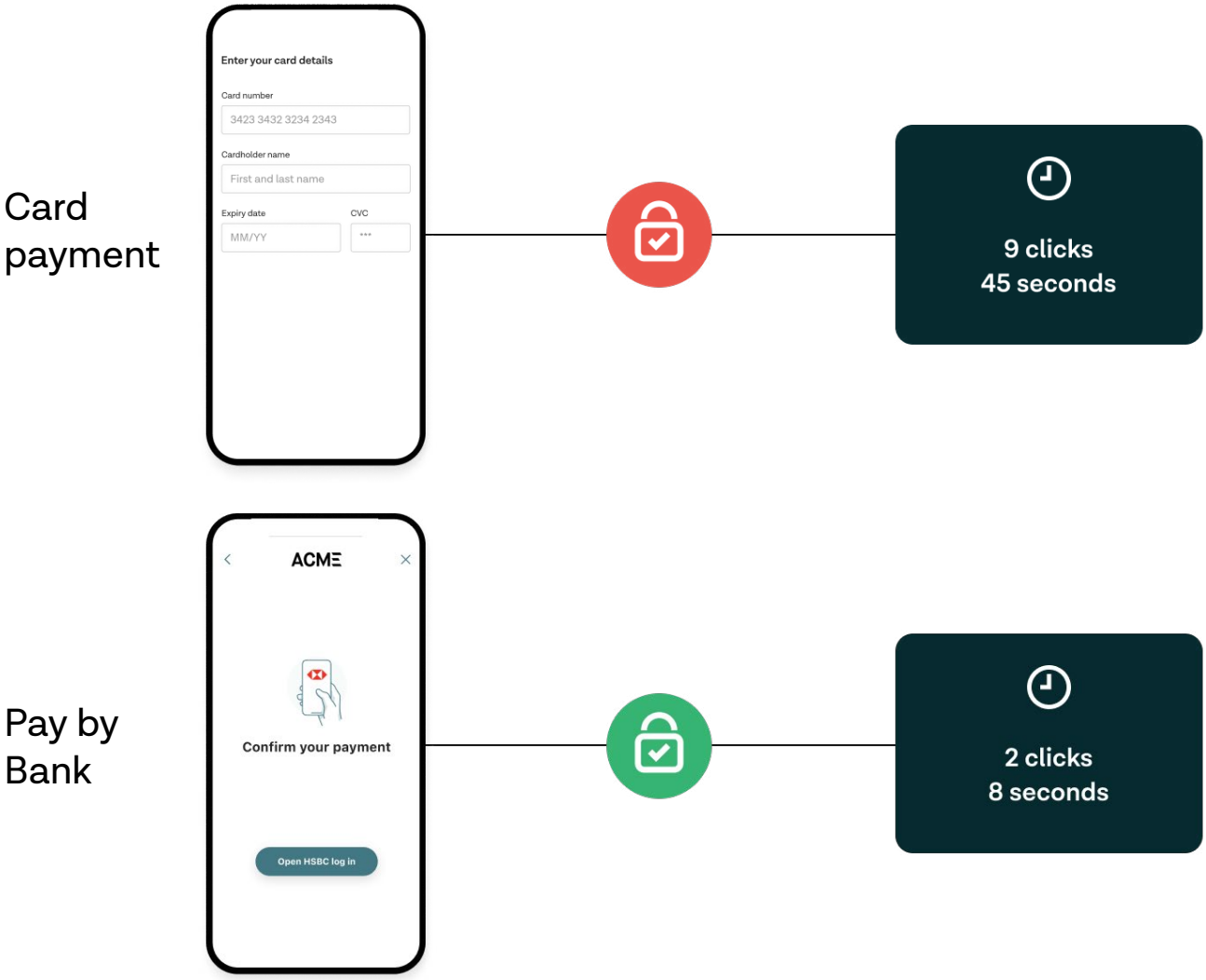
Section 4

Shorten authentication flows

Bank authentication clearly forms a major part of your Pay by Bank flow – it's how the user approves the payment, ensures fraud losses are reduced , and helps build trust.

Unlike other types of payment authentication, Pay by Bank is designed around Strong Customer Authentication (SCA), resulting in a quicker flow and a better experience without compromising on security.

With app-to-app redirect in place, thanks to Tink's Mobile SDK, your users will be taken automatically to their bank app, log in with a fingerprint or Face ID, and taken back to your service in a matter of seconds. In fact, in testing with UK banks it was as fast as two clicks and eight seconds.

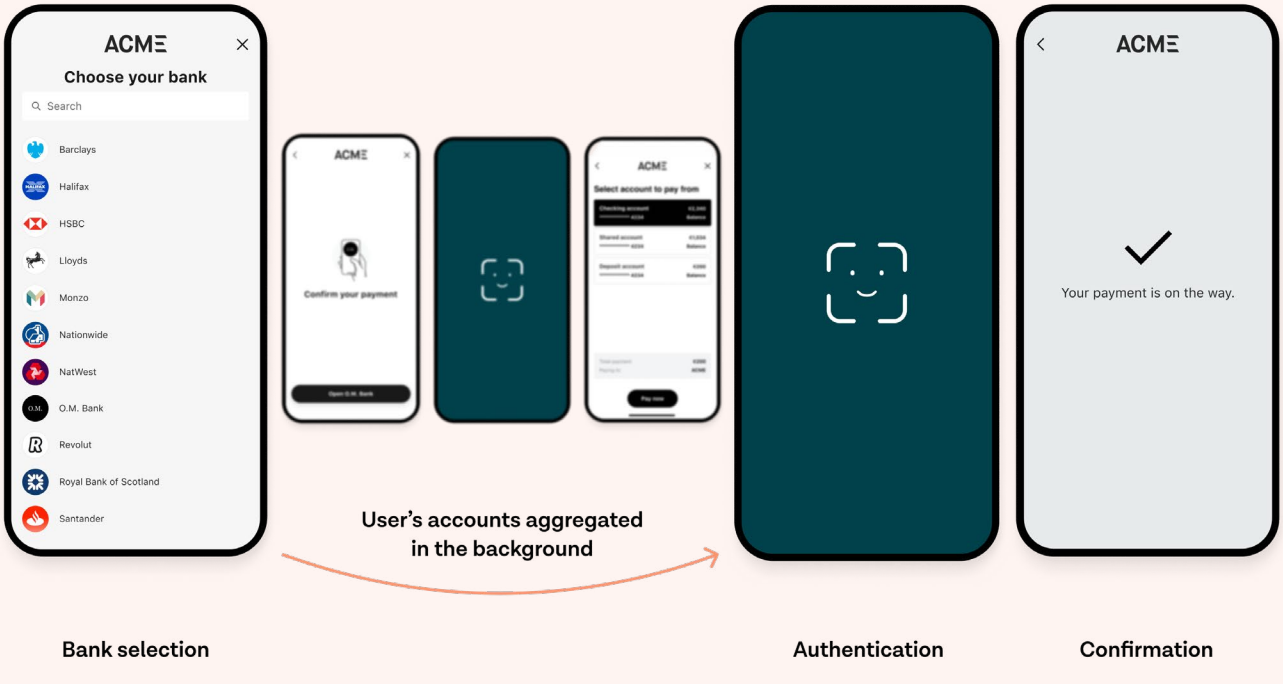


Average data observed while testing a card payment with 3D Secure and a typical Pay by Bank with the UK's largest banks, November 2022.

Cutting SCA down to size

Your Pay by Bank flow will, of course, need to comply with local regulations and security standards. In some countries (like Germany, Italy, and Sweden) users may potentially need to complete two authentication steps as opposed to one in other countries. That's one SCA step to aggregate or connect their account, and another to make a payment.

Just as the Mobile SDK reduces the number of screens in a user journey, Tink's one SCA feature shortens the payment journey by half. Your customers can consent to store their source account for up to 180 days on their first use, eliminating the need for two data requests. This cuts out the need to authenticate account ownership each time, letting the user authenticate only once.



This not only results in a shorter payment journey overall but can also potentially boost your conversion rates in a big way. Here's what it means:

Faster checkout:

From a 38 second average Europe-wide down to 19 seconds, returning users can pay twice as fast with a click-through payment flow

Reduced friction:

Reducing the number of payment steps means a smooth experience and happier users

Increased user loyalty:

Added convenience helps build customer preference and stickiness

Higher conversion rates:

With an average of 10% increase in conversion seen so far, an optimised payment journey can help deliver meaningful revenue uplift

Key takeaways:

- → Skip unnecessary SCA steps where possible (Tink applies this automatically where available)
- → Make use of native mobile SDKs that employ automatic app-to-app redirects
- → Use contextual messaging to prepare your users for a typical bank authentication flow in your market(s)

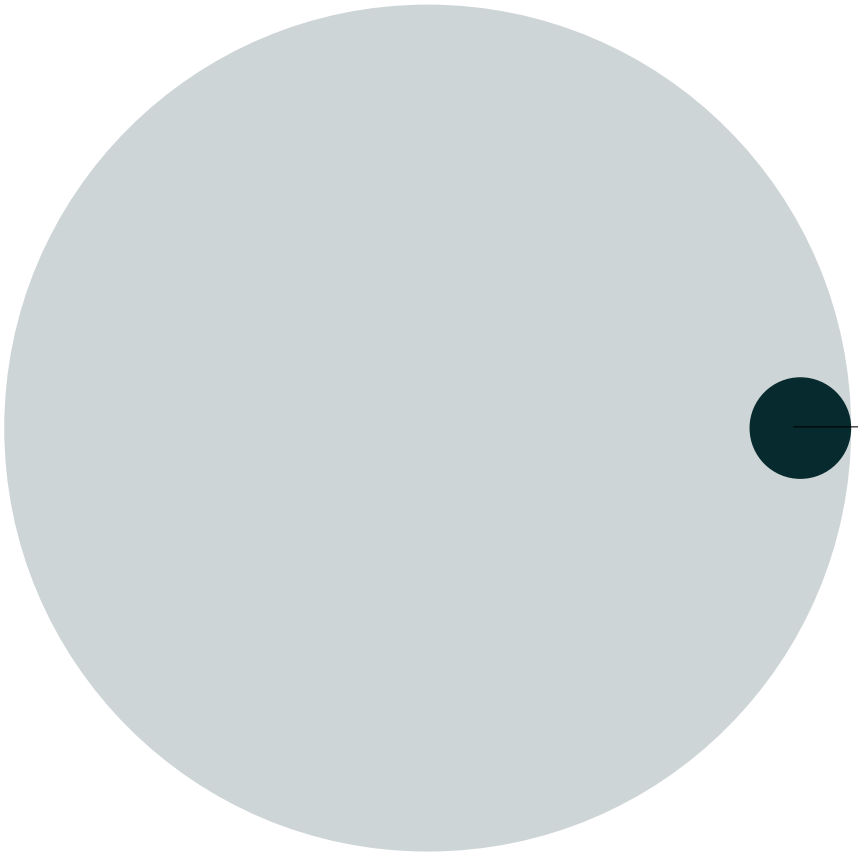
Section 5

Communicate clearly to users

Communicating the right message at the right time is key to a great user experience. In a payments context, this can be a fine balancing act. Too much content can frustrate a user, especially if their intent to pay is high. Too little, and a user may not feel sufficiently informed or secure.

Pay by Bank has a head start here in that making a payment from your bank account is nothing new. We've all been paying by bank for decades. It's secure, it's familiar. Even if the name is new, the user experience is centred around the bank account that people already use day in, day out. So there's already an element of consumer trust.

Tink's recent consumer research showed that Pay by Bank does, in fact, benefit from associations with the user's bank – consumer trust in banks remains high – and that most consumers are already used to bank payments as a concept. In fact, way back in May 2022, 12% of 18-34 year olds in the UK said they've already used it. Add to this the fact that 7 million people used open banking services in January 2023 alone, and your users could well be more familiar with Pay by Bank than you think.



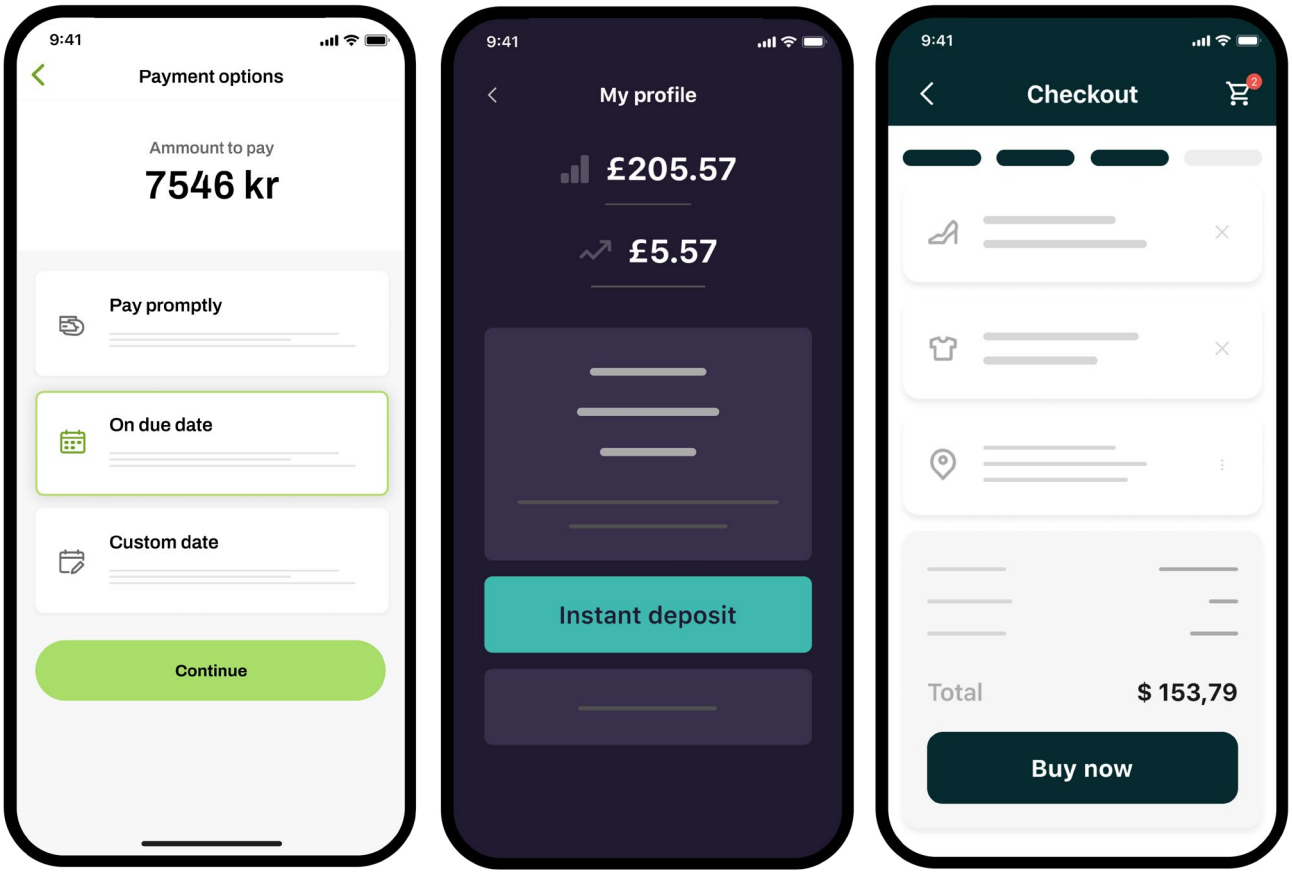
12%

of UK-based 18-34 year olds say they have already used Pay by Bank

Naming and positioning

There's no one-size-fits-all approach when it comes to naming and positioning Pay by Bank in your user experience. We call it Pay by Bank, because that's what it is, but this may not necessarily be the best fit for your specific use case or market. Maximising user comprehension, and therefore conversion, should be your primary goal.

Regardless of the payment method, the type of payment you're asking a user to make differs per use case. Position your Pay by Bank option accordingly. In some use cases, or if only one payment option is available, you may not even need to give it a name at all.



Paying an invoice, topping up an account or wallet, and shopping online.

Where you do present multiple payment options to the user, one of which is Pay by Bank, our recommendation is to go for something descriptive, easy-to-understand, avoids unnecessary confusion, and that makes sense for your use case.

Example: In an ecommerce checkout, something along the lines of 'Pay with your bank app' or 'Pay by bank' could work well. But this would be out of place and potentially off-putting if you're sending money to a friend or transferring money to another account or digital wallet.

What's absolutely key here is that you do the research to understand what works best for you, and run A/B tests to validate it. That said, below are some ideas to get you started.

Buying something online

- Pay with bank app
- Pay by bank
- Mobile bank payment

Topping up an account

- Instant bank transfer
- Secure bank transfer
- Direct bank transfer

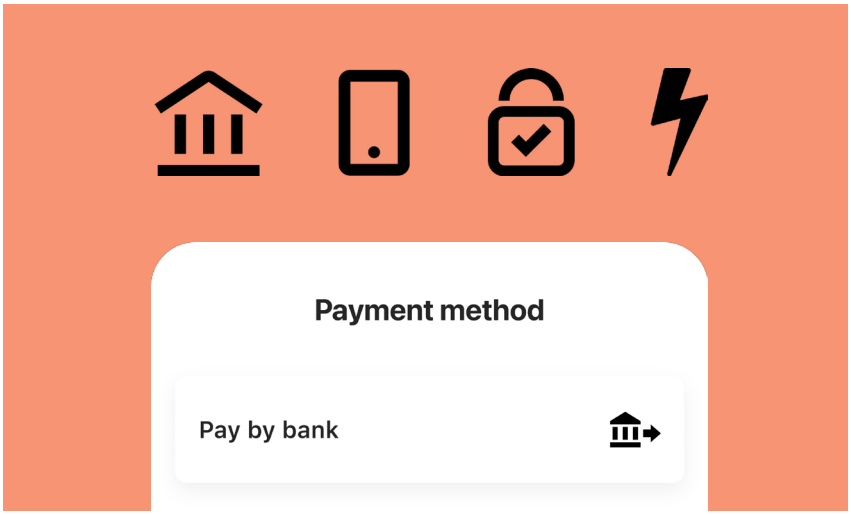
Paying a bill or invoice

- Secure bank transfer
- Easy bank payment
- Pay directly from your bank account

Sending money to someone else

- Quick bank transfer
- Secure bank transfer

When it comes to designing the interface, you may want to use icons or other visual elements alongside your Pay by Bank option to give the user a clearer idea of what to expect. This should always be closely aligned with how you're positioning Pay by Bank overall and where you're putting the emphasis – on the bank, the mobile app, security, speed, and so on.



Preparing users in advance

Our Tink UX guide covers the importance of preparing users for Tink in some detail. In a payments context, there are some extra things to bear in mind.

1. Pre-inform users

First, when adding a new payment method to your service, or replacing an existing one, it's wise to inform your users in advance of their first-time experience and explain what's changing. It could be as simple as an email, a message shown (temporarily) on the checkout page, or a pop-up in the app.

2. Prepare first-time users

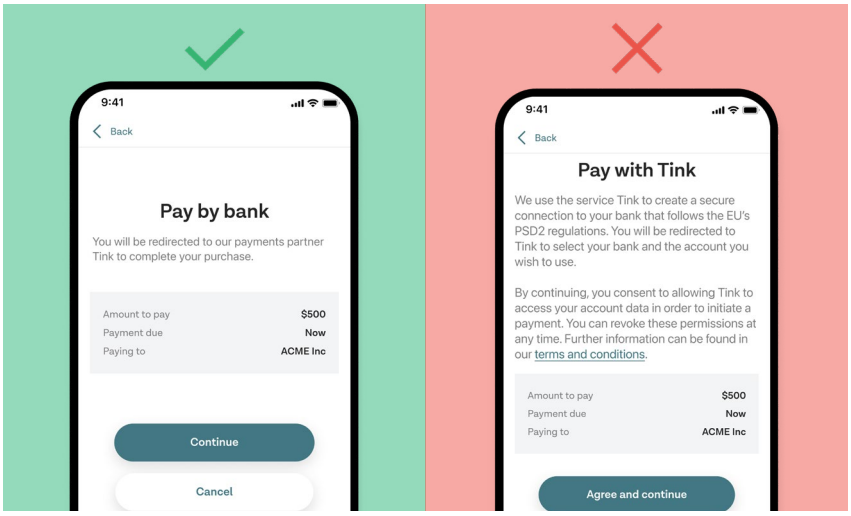
First-time and occasional users will likely require more guidance than regular users. The steps prior to Tink's flow can be a good opportunity to introduce 'positive friction': an extra message or screen that informs the user about what they're about to do. The best examples don't overdo it: a brief message explaining that the user will be asked to authenticate with their bank to complete the payment.

Another way to prepare users is to remind them that authentication methods can vary by bank and country. In some countries like the Netherlands and Germany, it's not uncommon for banks to require users to have a card reader at hand in order to authenticate.

3. Avoid focusing on Tink

It might be tempting to refer to Tink somewhere in your payments experience. Mentioning us out-of-context can easily confuse the user.

Example: On the screens prior to the Pay by Bank flow, we recommend preparing users for what's to come and communicating only what is absolutely necessary – rather than focusing on Tink as your service partner.



Contextual messaging

Users need to feel confident and secure at every step of the journey when paying online. This means helping users understand what they're being asked to do, what the outcome will be, and what to do if something goes wrong.

1. Talk about data sharing

Before users are redirected to Tink, our tip is to clearly but concisely explain what information they'll share with us. Good examples of this tend to follow the principle of progressive disclosure, presenting the most important information a user needs to know at first and providing an easy way (like a drop-down box) to learn more.

2. Be contextual

Contextual messaging helps users understand where they are in the journey and next steps. Take success and error states, for example. Once a user has initiated a payment, let them know it was successful by showing a payment receipt or summary and consider providing a clear payment status in your app. This way the user knows the money is on its way even if the payment hasn't been settled yet.

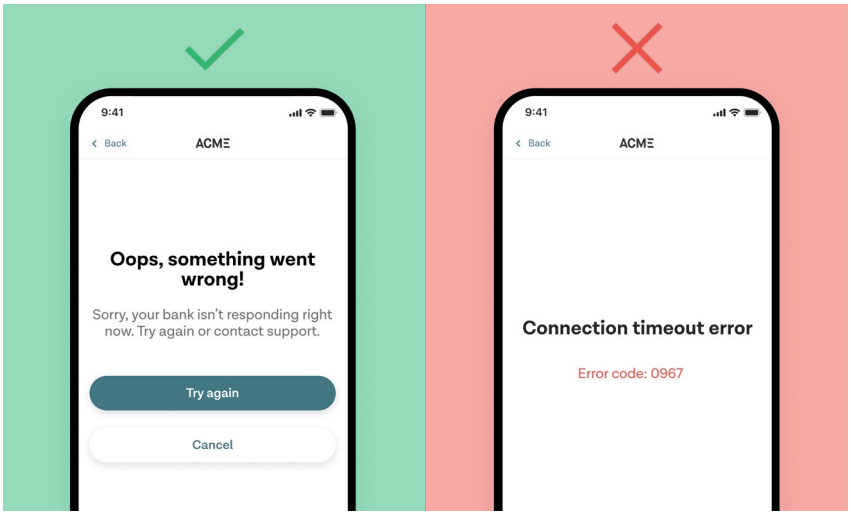
3. Validate user data

You can also use contextual messaging when validating user-entered data in real time, based on payment conditions. This can prevent inaccurate or incomplete information from causing payments to fail unnecessarily. And if you expect users to pay or transfer large sums of money, we advise providing clear amount limits (subject to the bank's own terms and conditions).

4. Use error messages

When something does go wrong, users need to know what happened and what to do next. Some error responses we receive from banks can be fairly generic, but Tink strives to be as granular as possible and we've defined error codes to help you inform the user and provide clear next steps.

Example: When designing error messages, provide as much context as possible while giving the user a clear course of action.



Localised content

Typically when expanding to a new market you need to take care of things like integrating local payment methods, complying with local regulations, and localising your app's content. With Tink and Pay by Bank, a lot of this work is done for you automatically.

You can use Tink Link to quickly launch in different markets with a simple change of two parameters. All content is localised out-of-the-box, including everything from language variants to the banks shown and terms and conditions. This lets you configure and launch new markets in a few clicks. Which is a good thing, since Tink's services are live across 18 markets and counting with over 6,000 connections to all major banks across Europe.

`market` lets you enable the bank selection screen for a specific market with no extra build needed

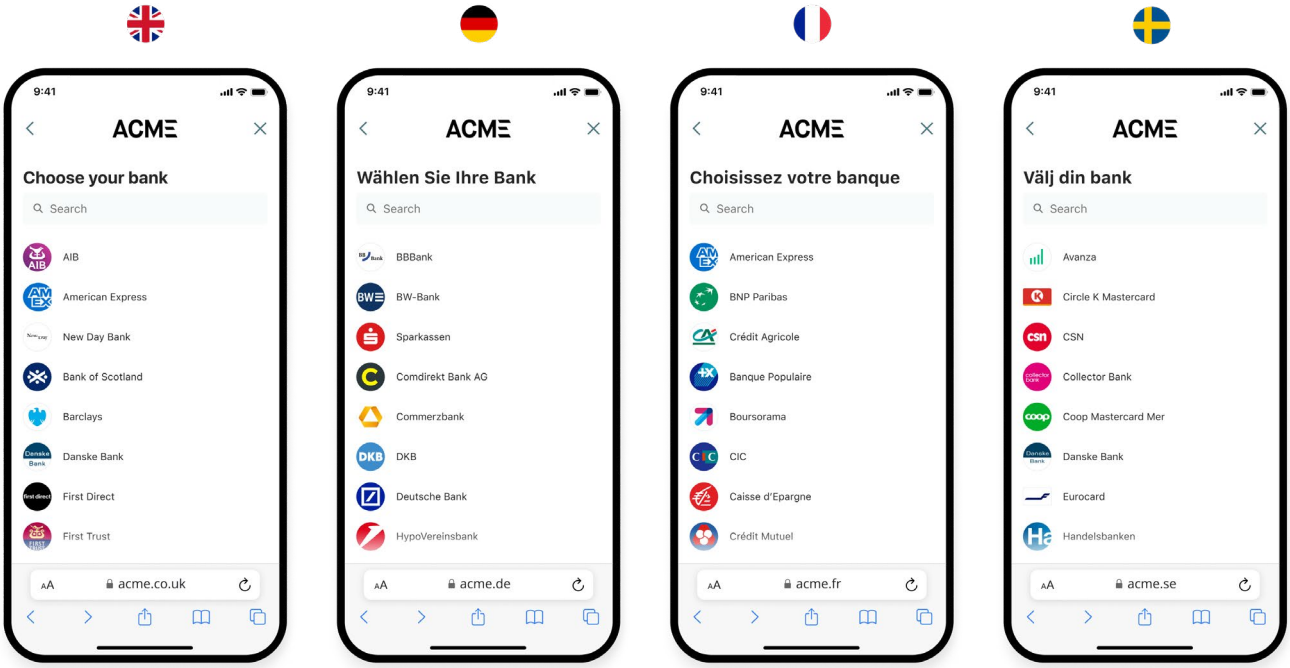
```
…pay/?client_id=clientId&redirect_uri=redirectURI&paymentId=paymentId&market=GB&locale=en_GB
```

```
…/pay/?client_id=clientId&redirect_uri=redirectURI&paymentId=paymentId&market=DE&locale=de_DE
```

```
…/pay/?client_id=clientId&redirect_uri=redirectURI&paymentId=paymentId&market=FR&locale=fr_FR
```

```
…/pay/?client_id=clientId&redirect_uri=redirectURI&paymentId=paymentId&market=SE&locale=se_SE
```

`locale` lets you enable one or more languages, ensuring user comprehension



Key takeaways:

- Give your payment method a clear, relatable name and icon
- Notify your users before adding or replacing a payment method
- Briefly explain to the user what they're being asked to do, especially if it's their first time
- Inform users about terms and conditions in a non-intrusive way
- Use success and error states to guide users through the journey
- Ensure all content is properly localised and relevant

Section 6

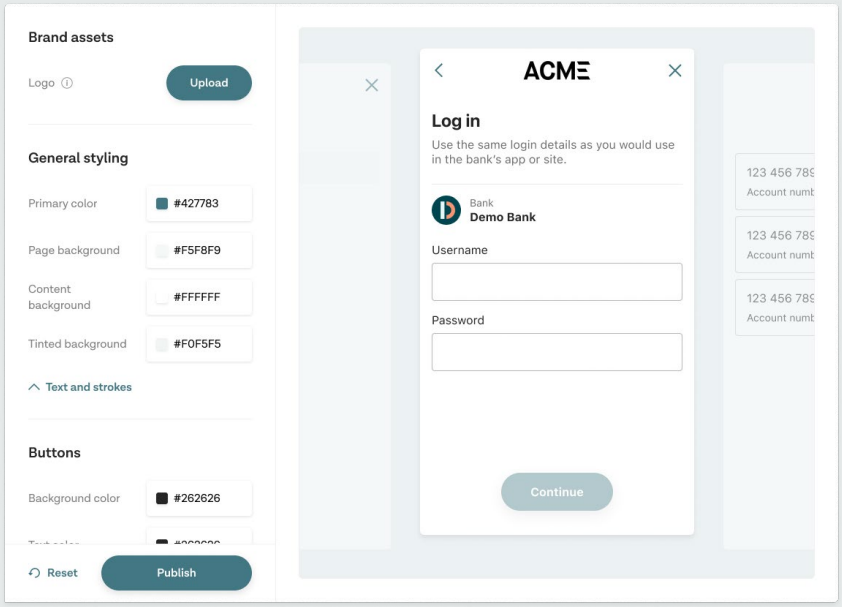
Create a consistent look and feel

At Tink, we think it's important that your flows reflect the look and feel of your brand. Especially when it comes to making payments or handling data, it's key that users feel that they're safe and secure. A consistent visual experience also reduces cognitive load, further maximising your conversion rates.

Tink's Pay by Bank solution is white-label. Only your or your merchant's logo is shown along with custom branding such as colours, typography, and tone of voice. As explained above, you're also free to name and position the payment method to your use case and user experience, giving you complete control over how you present it to users.

Customisable branding

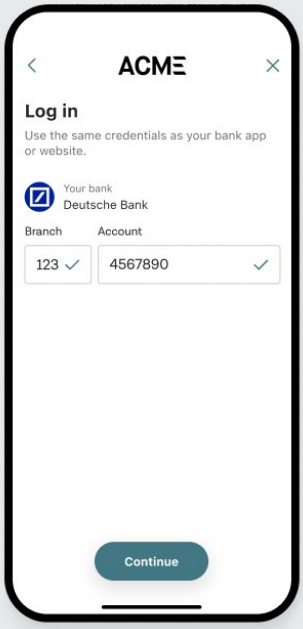
Through the Tink Console & our customisation APIs, you can ensure a seamless transition between the checkout step and the Tink flow. We recommend using consistent colours and button shapes, as well as adding custom logos. Refer to our Tink UX guide for examples.



Maintaining consistency

To maintain consistency across the user journey, we also recommend adopting the same input fields in the Tink Link flow as what customers are familiar with on your account login pages. In the example to the right, users were confused which credentials were required to log in with as the fields were different from the account login page. After bringing the open banking flow in line with the login page, it was clear to users what details were required.

The **old** merged field



The **new** split fields

Tone of voice

Another way to ensure consistency is to talk to users how they're used to being talked to, in your brand's tone of voice, throughout your user journey. This applies especially when hosting steps in your own app.

In general, aim to keep text content simple and focused: users probably don't want to learn about PSD2, and long paragraphs are off-putting. A smooth user journey uses text sparingly, and it's always contextual, concise, and clear. This means avoiding technical jargon or complex terms and providing clear calls-to-action.

It's worth knowing that we A/B test the content on each Tink-owned screen extensively, and the flow will always be localised to the user's country and preferred language.

Key takeaways:

- → Create consistency by customising the branding of your flow inside Tink Console
- → You can easily customise the appearance of Tink Link on web, iOS, and Android to match that of your app, including everything from logo to fonts
- → Maintain consistency by mirroring input fields used in your account login pages
- → Use your brand's tone of voice throughout the journey in your own app
- → Be transparent and communicative with users, but keep the word count down
- → Tink continually optimises our own text content and localises it for each country

Section 7

Test and iterate

You've designed and built the user journey, configured Tink Link, and now it's ready to launch, right? Not quite. Our best-performing customer flows are validated with test providers, tested internally with employees, and rolled out gradually to select user cohorts. Testing and iterating over time is crucial to delivering the best possible experience, especially when introducing new technologies or asking users to change their behaviour.

Validating with test providers

Before testing your flow with real users and real payments, you need to validate that it works. Tink has configured test providers across multiple countries to help you simulate the user journey and recreate different scenarios and edge cases.

Test-and-learn approach

When planning your rollout, include sufficient time for internal testing and expand the audience gradually, iterating as you go. Typically, the most successful roll-outs are tested in a specific country first with a select group of users, and then expanded to more countries and users.

There are few hard and fast rules when it comes to UX design, and it's important to use A/B tests to inform your decisions. We work closely with our partners before, during, and after the roll-out phase to test and optimise their integrations.

Key takeaways:

- → Validate the flow with test providers and colleagues before testing with real users
- → Roll out your new flow gradually, gathering user feedback and iterating as you go
- → Some countries are more mature in open banking than others – taking a gradual, case-by-case approach can help solve for local nuances

Section 8

UX checklist

- [x] Understand your users, their use case, and motivation (creating user personas is a good place to start)
- [x] Make use of the Mobile SDK for Android and iOS apps
- [x] Design different flows for first-time and returning users
- [x] Customise the branding
- [x] Remove unnecessary content and screens
- [x] Account for success and error states in your design
- [x] Prepare your users before redirecting them
- [x] Save previous user choices
- [x] Test with colleagues and real users, gather feedback
- [x] Plan a staged roll-out to select user cohorts

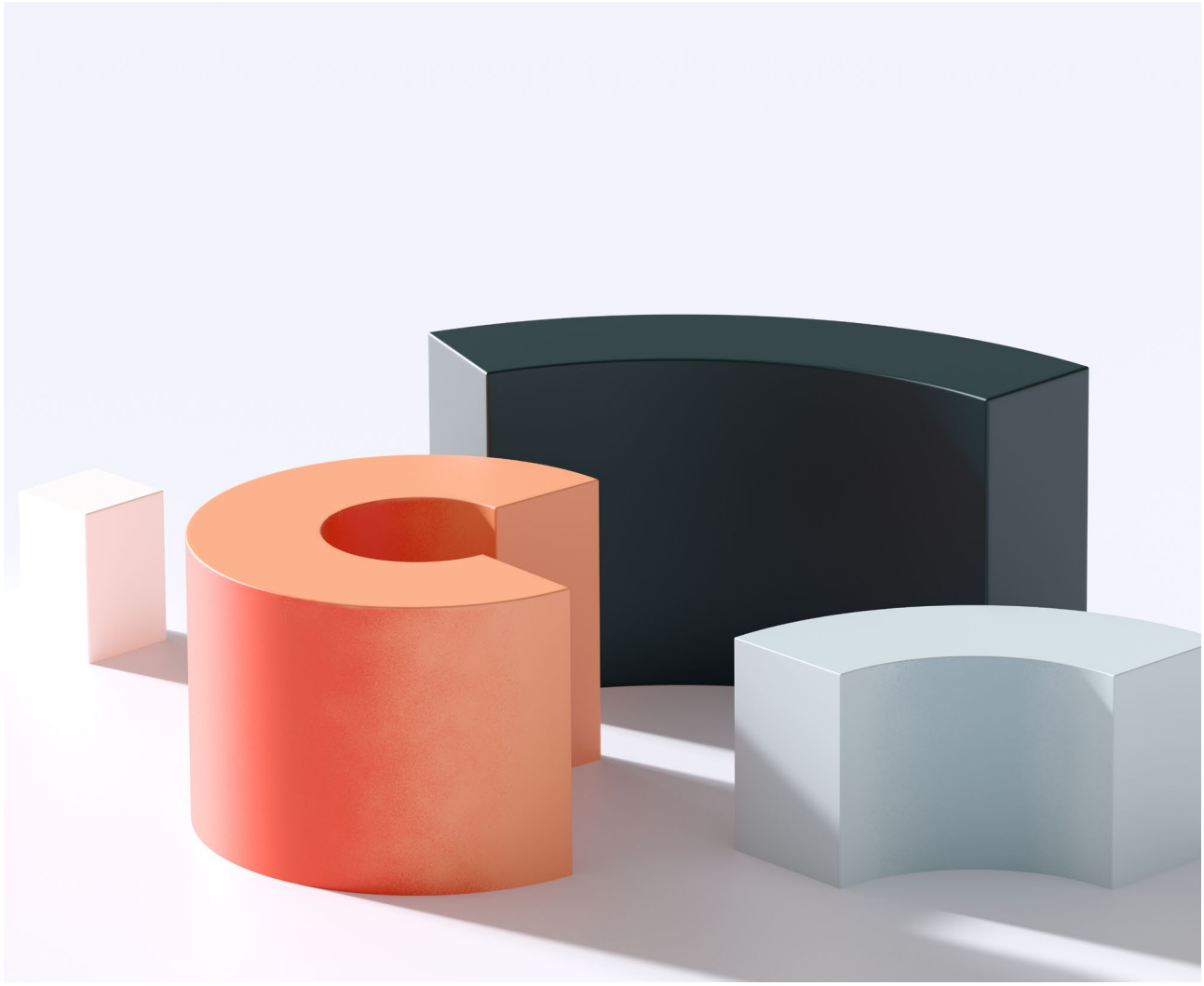
Interested in creating your own **Pay by Bank** experience?

At Tink we see that Pay by Bank has a high ceiling in terms of the quality of its UX. It takes one line of code to embed anywhere – in a checkout, on an invoice or as a QR code. The interface is customisable to any brand, so it fits seamlessly into any user journey. The authentication flow is built for online. There's no need to manually enter details or punch in any numbers – all the user has to do is click. What this all boils down to is that Pay by Bank is fast. We're talking five taps, 30 seconds, fast.

To learn more about how Tink can power your own winning Pay by Bank solution, get in touch.

Suggested further reading:

What's a good Pay by Bank conversion rate?
How to achieve the best possible Pay by Bank conversion rate
3 ways to accelerate pay by bank adoption
Accelerating open banking conversion rates



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