



WORLD FIRST ONBOARDING

U X C A S E S T U D Y

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ABOUT WORLD FIRST

A number of people consider WorldFirst to be amongst the best foreign exchange brokers. Since it began operations in the UK, this money transfer services company transferred £70 Billion for their customers and has opened offices in Australia, the Netherlands, Hong Kong, Singapore, and Japan. Most WorldFirst reviews recommend its services to:

- Individuals who work in foreign countries and want to send money back home
- Individuals who wish to purchase property overseas
- Individuals relocating to different countries
- Overseas students
- Businesses that wish to pay international suppliers or employees
- Online sellers who receive payments in foreign currencies

Currently, more than 400,000 global customers & 150,000 global businesses choose WorldFirst for their international transfers.

ONBOARDING STEP 1

Whether you are a business or an individual, the main value prop is visible at first sight. You can play with the UI and see conversion rate and the final amount of money you get

Before presenting the set of features, they let you try the currency exchange you want to do. The registration button is part of the pattern. No need to navigate the page at all. Note that the browser detects my location and sets the currency to AUD.

The screenshot displays the WorldFirst website's onboarding interface. The top navigation bar is red with the 'WORLDFIRST' logo on the left and links for 'Business', 'Personal', 'Online sellers', 'Products', 'Rates & tools', and a 'Login' button on the right. The main content area has a dark background with a city skyline. On the left, the headline reads 'The smart way to collect, convert and make payments globally', followed by a list of features: 'Market-leading exchange rates, with no hidden fees', 'Transparent pricing of 0.50% or less*', 'Free locally-based currency accounts for businesses', and 'Transfer online 24/7 or over the phone'. A 'CANSTAR' award seal is shown below the list. On the right, a currency conversion tool is active, showing 'You send 2,000 AUD' and 'They receive 1,314.99 USD'. It includes a '0.5%' margin selector and exchange rates: '1 AUD = 0.6574 USD' and '1 USD = 1.5209 AUD'. Below the tool are 'Register now' and 'Login' buttons. At the bottom, it states 'Minimum transfer amount for Individuals & Businesses is \$2K' and 'WorldFirst offers 180 currencies. If you can't find the currency you need please contact us'. The footer mentions 'Rated 'Excellent' on Trustpilot'.

WORLDFIRST

Business Personal Online sellers Products Rates & tools Login

The smart way to collect, convert and make payments globally

- Market-leading exchange rates, with no hidden fees
- Transparent pricing of 0.50% or less*
- Free locally-based currency accounts for businesses
- Transfer online 24/7 or over the phone

CANSTAR
OUTSTANDING VALUE
2016-2019
INTERNATIONAL
MONEY TRANSFER

You send 2,000 AUD

0.5% Select margin

1 AUD = 0.6574 USD
1 USD = 1.5209 AUD Your exchange rate

They receive 1,314.99 USD

Register now Login

Minimum transfer amount for Individuals & Businesses is \$2K

WorldFirst offers 180 currencies. If you can't find the currency you need please contact us

Rated 'Excellent' on Trustpilot

ONBOARDING STEP 1

Localization is increasingly important for businesses who want to expand and offer a tailored experience. Worldfirst provides with a fully localized experience for the following countries:



ONBOARDING STEP 2

International transfers, currency exchange and security are usually synonyms of hazle. They know it and they want to make sure users don't quit the onboarding process too soon.

They present you with a progressive onboarding pattern that helps users know how far along the process they are. In general we could say the overall patterns they've chosen during the signup process are clean and clear. The UI is sleek and sturdy. Note the clarity of the messaging they're using.

The screenshot shows a web form titled "Create a personal account". At the top, there is a progress bar with three segments: "You're on your way" (highlighted in teal), "Half-way there", and "You're done!". Below the progress bar is the section "Your requirements". It starts with the text "All fields are required." followed by the question "Which countries/regions are you transferring money to?". Below this is a text input field with the placeholder "Please select all that apply...". The next question is "Which currency pair(s) do you require?". This is followed by two dropdown menus: "Sell currency" and "Buy currency", separated by a blue right-pointing arrow. To the right of the "Buy currency" dropdown is a purple "Select" button. Below these elements is a large, empty light gray rectangular box. At the bottom of the form, there is a question "How much money do you think you'll transfer with us in the next 12 months?" and a subtext "Don't worry you won't be held to this, we know these things can change".

Create a personal account

You're on your way Half-way there You're done!

Your requirements

All fields are required.

Which countries/regions are you transferring money to?

Please select all that apply...

Which currency pair(s) do you require?

Sell currency → Buy currency Select

How much money do you think you'll transfer with us in the next 12 months?

Don't worry you won't be held to this, we know these things can change

ONBOARDING STEP 3

Once you finish the signup process, you get a delightful success message the company needs to review your data. Note that:

- They don't give you a specific time frame. They just say it will be soon.
- They allow you to enter the platform and play with it even though you can't make actual transactions.
- They give you an option to learn more.
- They use a friendly and consistent voice and tone.

WORLDFIRST

BusinessPersonalOnline sellersProducts ▾Rates & tools ▾Login

Welcome to WorldFirst!

We know how important each transfer is to you. And to us. It's our job to make the whole process as easy as possible so you can just kick back and relax.

What's next?

We're processing your application and should have it up and running soon.

But for now, you can:


Add payee details


View live rates & graphs

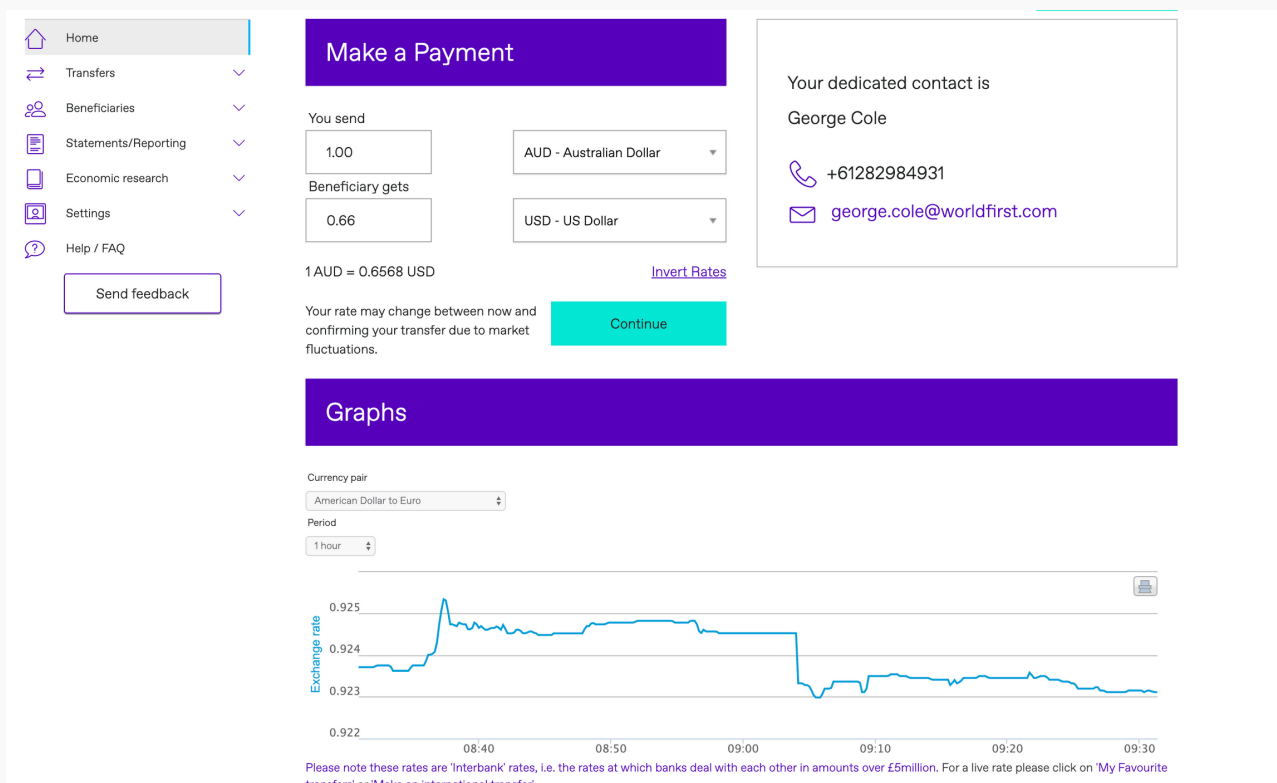
Go to my account

We'll be in touch to let you know when your account is open and ready to trade.

ONBOARDING STEP 4

My account homepage is definitely on point. The UI is super consistent, cohesive and clean.

- Notice how my agent data is very prominent. The feeling that I have an assigned agent makes me feel safe and important. It's reassuring.
- The flow to make transactions is very clear and helps me to avoid making mistakes.
- The graph gives me good out of the box information on the exchange rate data.
- The icons and the words used in the UI help me to navigate fast.



O N B O A R D I N G S T E P 5

To my surprise, 3 minutes after I finished the signup, I got a call from a local number. An Australian block calls me to confirm my account details. The first time he called me I couldn't pick up, however, he sent me an email and called me a few hours later. The conversation lasted 1 minute and I was able to operate right away. Very impressive.

Maria,

Thank you for registering with World First Foreign Exchange. I tried to give you a call earlier in order to activate your new account, however you were unavailable.

The purpose of my call was to introduce myself as your Account Manager here at World First and have a chat about your upcoming foreign exchange requirements. Please find my direct contact details below, and give me a call back at your earliest convenience.

Email: [\[REDACTED\]@worldfirst.com](mailto:[REDACTED]@worldfirst.com)

Direct Tel: +612 [REDACTED]

Look forward to hearing from you.

Kind regards,
George



ONBOARDING STEP 6

Transferring money outside your regular bank is a hard step for many people that don't necessarily trust these platforms or the processes they use.

This company seems to have agents worldwide and it pays off. The agent that wrote to me had as email footer a picture of The Sydney Opera House and Circular Quay. They know I'm in Australia. It's a subtle way to make you feel protected and "right at home".

Hi Maria,

Thank you for registering with World First Foreign Exchange. I tried to give you a call earlier in order to activate your new account, however you were not available.

The purpose of my call was to introduce myself as your Account Manager here at World First and have a chat about your upcoming foreign exchange requirements. Please find my direct contact details below, and give me a call back at your earliest convenience.

Email: george.cole@worldfirst.com

Direct Tel: +612 8298 4931

I look forward to hearing from you.

Kind regards,
George



S U M M A R Y

- Exchange rates and percentages can be fuzzy for many. Consider the cognitive load and help users to understand.
- Keep things simple. People like to choose and get started fast. Help users feeling comfortable.
- Be consistent. If a user can get a feel for your style and not have to adjust their thinking, it will be easier for them to navigate. If they can quickly navigate your site, they are less likely to bounce.
- Personalize the experience. Localization and agent assignation is important here.
- Give users control by letting them play and safely try.
- UX copy. Words matter and you need to be very clear on the words displayed on a UI. Cognitive load and confusion will be detrimental as a result of a poorly crafted copy.