



Content Design Portfolio

Lissa Crosby
Content Design Leader

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I'm always looking for new ways to challenge the status quo; making incremental progress or "moving the needle" is not good enough...

I want to make a profoundly positive impact on the customer's overall experience.

- *Lissa Crosby*

My North Star



My Approach to UX

Understanding who our customer is and where they are, as well as what problem they need to solve, guides my analysis and decision-making process.

 Empathize

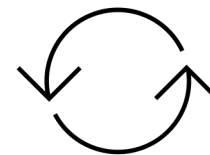
 Define

 Brainstorm

 Prototype

 Test



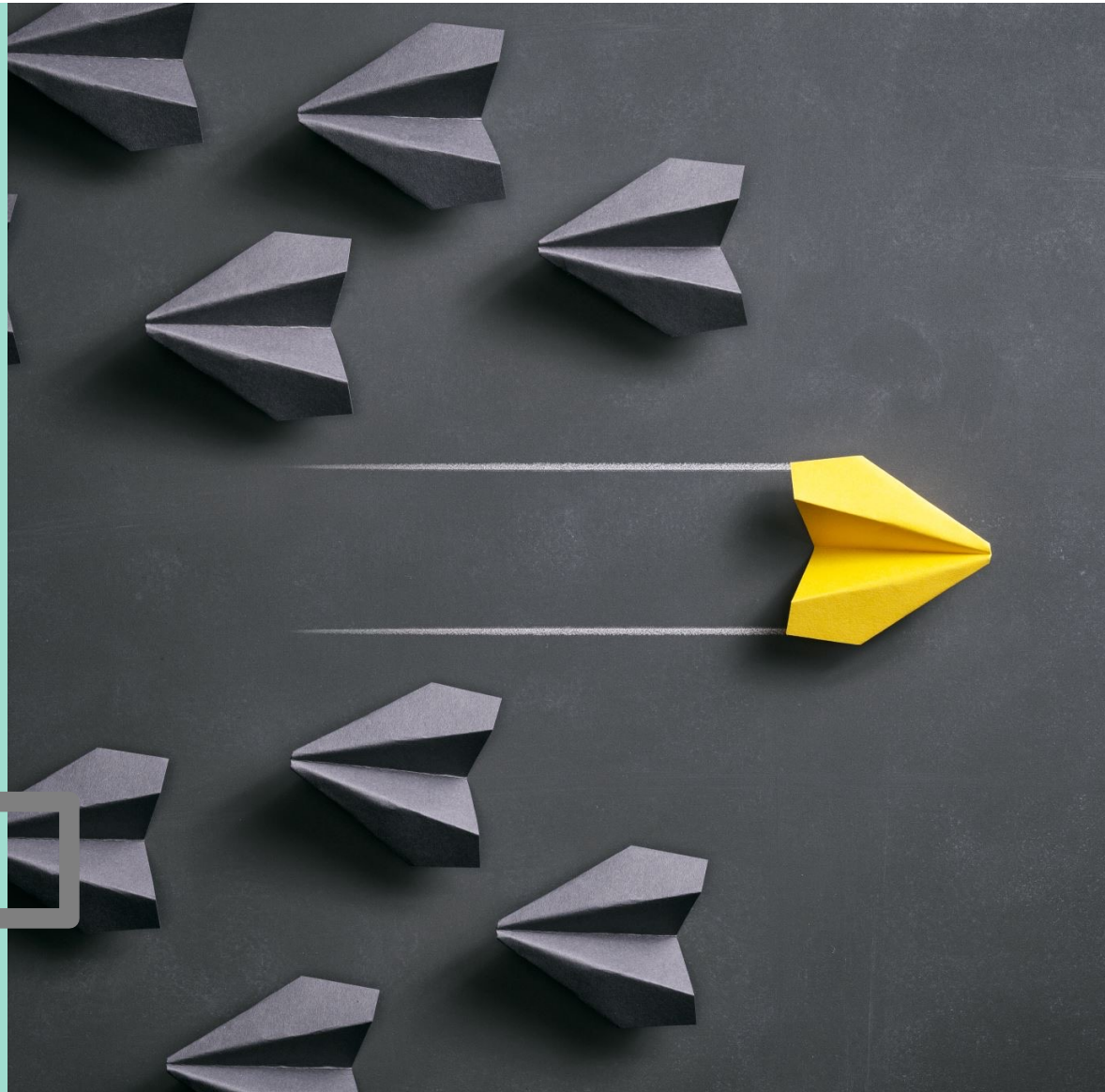
 Iterate – This is *never* one and done.



Facilitative Leadership

Getting to Yes!

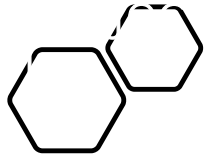
Active listening engages stakeholders and incorporates feedback into design changes, with consensus gained at each step of the process.





Zelle Experience Redesign

Project 1



Situation: Zelle page is under-performing



HIGH LEVEL OF PAGE EXITS



HEAVY CALL CENTER
VOLUME



WRITTEN FEEDBACK
VERBALIZING FRUSTRATION

Tasks


Content Strategy Overhaul

- Uncover reasons why page was not performing
- Develop content recommendations for improvement and gain consensus
- Improve conversions

Personal > Online Banking with Wells Fargo Online® > Transfers > Zelle® – Send and Receive Money


Zelle® – Send and Receive Money

Print | Share




Meet Zelle¹
All you need is a registered email address or U.S. mobile number to move money


Send and receive money with Zelle




It's huge
Zelle securely connects you to more than 80 million people through their bank. You can easily send to, request, or receive money from almost anyone with a U.S.-based bank account.



It's convenient
Zelle is a convenient way to move money within minutes between friends, family, and other people you know and trust.



It's simple
Since Zelle is part of the Wells Fargo Mobile® app and Wells Fargo Online®, you already have access to it. No additional downloads needed.



It's fast
Request, receive, and send money in minutes with just a registered email address or U.S. mobile number.

[Access FAQs](#)

[Compare Your Options](#)

Getting Started

Tasks

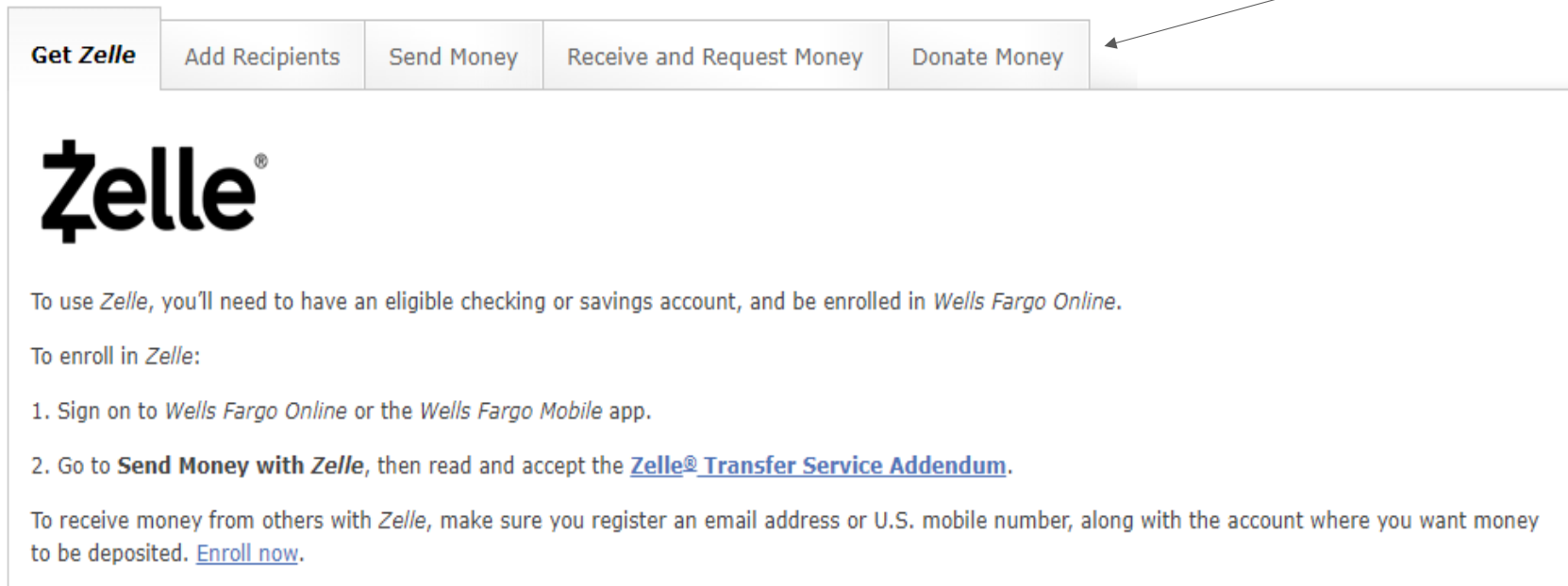
Content Strategy Overhaul

● Steps are hidden in these “tabs” and people were not navigating through them

● Need to pull this information up and make it more accessible

Getting Started

A few simple steps and you can send money to friends, and others you know and trust, right from your phone.



Get Zelle Add Recipients Send Money Receive and Request Money Donate Money

Zelle®

To use *Zelle*, you'll need to have an eligible checking or savings account, and be enrolled in *Wells Fargo Online*.

To enroll in *Zelle*:

1. Sign on to *Wells Fargo Online* or the *Wells Fargo Mobile* app.
2. Go to **Send Money with Zelle**, then read and accept the [Zelle® Transfer Service Addendum](#).

To receive money from others with *Zelle*, make sure you register an email address or U.S. mobile number, along with the account where you want money to be deposited. [Enroll now](#).

Tasks

Competitive Analysis showed missing elements

Fuzzy

Language

- Voice is formal and lacks guidance
- Page purpose is unclear

Disconnected

Image

- Single image in marquee doesn't resonate
- Impersonal, off-brand, and doesn't excite

What Do I

Do?

- There is no CTA! What's my next step?
- Prominent buttons take you off-page



Challenges

- Despite being more than a year into the rebranding effort, not all teams were on board with the changes, and I needed to align product teams and Legal/Risk/Compliance


- At 75% completion, the dotcom Product Owner found out that the secure-side team was working on a redesign project that was utilizing my recommendations for the “sky’s the limit option” – and needed us to work that into our content design and get approvals

- Information hierarchy / SEO changes approved late in the game required planning for 50+ 301 redirects

Actions

Page Revamp

- Modern template including a large lifestyle marquee and clear CTAs
- Brought voice and tone into alignment with new brand guidelines
- Worked with teams to update information hierarchy / taxonomy
- Showcased user “stories” with compelling images



Send and receive money with *Zelle*¹

Use with Wells Fargo Online® and the Wells Fargo Mobile® app

[Find Zelle in the mobile app on your smartphone](#)

[Sign on](#)

[How to get started >](#)

Zelle is fast, safe, and convenient

All you need to send money is a registered email address or U.S. mobile phone number and enrollment with *Zelle* through Wells Fargo Online®.



Send money to people you know and trust

Whether it's across the hall or across the country, you can safely send and receive money with friends, family, and others with a U.S. bank account.

Actions

Applying the New Brand Voice

- Make it easy to understand without talking down to the customer
- Friendly and helpful
- Supportive and transparent
- Tell a story that resonates with customers that is fun and light-hearted and portrays real-life benefits of using Zelle

12:16 74°

4G LTE 77%

Recipient is not a Wells Fargo customer?
No problem.



You don't need to be a Wells Fargo customer to send or receive *Zelle* payments. Your contact just needs to be registered with *Zelle* through their bank or the *Zelle* app.

Give to the American Red Cross

Help with urgent humanitarian needs throughout the country. Find out how to [donate with Zelle](#).

Need help or have questions? We've got you covered.

[How to get started](#)

[Read the FAQs](#)

Not sure if *Zelle* is right for your payment? Learn about other [money transfer](#) options

Granddaughter's birthday tomorrow?



Send money to let her pick out what she really wants.

Actions

Creating a new page

- Created new “get started” page using MVP “show/hides” (preferred slider option only developed for home page only, and new development not in budget/scope)
- Brought voice and tone into alignment with new, conversational and friendly brand guidelines
- Clear CTAs and page goals

Getting Started with Zelle®

Print | Share   



Pay and get paid with *Zelle*¹

We'll guide you from setup to payments

Follow these easy steps

Use your eligible Wells Fargo checking or savings account.

+ Register with *Zelle*

— Add contacts to *Zelle*

Easily add your payment contacts using Wells Fargo Online or the Wells Fargo Mobile app.

1. [Sign on](#) and select **Transfer & Pay**.
2. From the *Zelle* screen, select the address book icon, and select the “+” icon to add a recipient.
3. From the Add Recipient screen, enter your recipient's email address or U.S. mobile number. Or, go to the Account tab and enter their Wells Fargo account number. Then enter their first and last name.
4. Select **Save** and your contact will be added to your *Zelle* recipient list.



Measuring Success

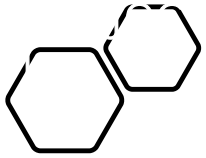
Results

- ↑ Conversions
- ↑ Feedback trend
- ↓ Service calls
- ↓ Page exits



Student Loan Product Design

Project 2



Situation: Develop student loan microsite



DELIVER IN-DEPTH,
UNDERSTANDABLE
CONTENT



ENGAGE CUSTOMERS WITH
FRIENDLY LANGUAGE



PROVIDE EASY-TO-USE
RESEARCH TOOLS

Tasks

Understanding needs

- Existing page needs to be updated to match new brand guidelines
- Develop content recommendations that deliver in-depth information while remaining clear and easy-to-understand
- Be transparent about pros & cons: consolidating Federal student loans will cause you to lose a lot of benefits – it may not be a good idea!

Private Student Loan Consolidation

With a *Wells Fargo Private Consolidation*SM loan, you may be able to combine multiple private student loans with multiple payments into one loan with a single payment, or refinance a single loan.¹

When you consolidate multiple student loans or refinance a single student loan, you may receive a lower monthly payment with a reduced interest rate or an extended repayment term.

Keep in mind that extending your repayment term may increase the amount of interest you pay over the life of the loan.

Benefits:

- Enjoy a potentially lower monthly payment.
- Choose from a competitive fixed or variable interest rate option when you apply.
- Reduce your loan cost by qualifying for our [interest rate discounts](#).²
- Pay no application, origination or early-repayment fees.

When you apply online or call a knowledgeable Student Loan Consultant, we'll help you to understand if student loan consolidation can benefit you.

Tip Use this interactive [worksheet \(PDF\)](#) to organize your current private student loan information and make your application easier.



Watch and learn how student loan consolidation can help your future take flight.

[Watch the video >](#)

Ready to apply?

[Apply Now](#)

You can also call a Student Loan Consultant at **1-877-315-7723**

[Easy Online Application Process](#)

[Interest Rates & Features](#) | [Cosigners](#) | [How Interest Rates Work](#) | [FAQs](#)

Tasks

Customer feedback and testing showed gaps we need to resolve

Clear, Concise Language

- Speak human - No legal or industry jargon
- Be transparent without writing a wall of words

Discuss Pros *and* Cons


- Consolidation isn't for everyone
- Multiple levels of information

We need a Calculator


- Show me the money – how much will I save?
- Don't ask me for personal info – I barely know you!



Challenges




Needed to create a mobile-first solution that was a low-barrier-to-entry for consolidating student loans, while still providing enough details that our customers could make an informed decision



Despite being more than a year into the rebranding effort, not all teams were on board with the changes, and we needed to align product teams and Legal/Risk/Compliance



Product Owner had funding for 1 calculator, but testing showed a clear need for two – needed to convince stakeholders of need for additional funds



Create a clear path to learning tools for those who can't consolidate yet due to credit issues (become a trusted partner in their journey)

Actions

Content Strategy

- Designed primary page, detailed page, downloads, and a calculator
- Liaised with product owner to shift voice and tone closer to new brand guidelines
- Clear CTAs and page goals
- Provided detailed information without overwhelming the page, by strategic use of show/hides



See personalized rate and payment estimates

with no impact to your credit score

[Get Your Estimated Rate >](#)

Looking to take control of your student loans?

With a Wells Fargo Private ConsolidationSM loan you may be able to combine multiple federal and/or private student loans into a single loan or even refinance a single federal or private student loan.¹

Refinancing offers a new interest rate as well as options to potentially lower your monthly payment or pay off your loan faster to reduce the interest paid over the life of the loan.

Keep in mind that if you reduce your monthly payment by extending your repayment term, you may pay more interest over the life of the loan. When you apply with Wells Fargo, we will help you to carefully review all of your options.

Benefits:

- Refinance both federal and/or private student loans from any lender
- Receive a new rate and payment with a 5, 7, 10, 15, or 20-year term based on the amount of your loan and the credit qualifications of you, and your cosigner, if applicable
- Choose from a competitive fixed or variable interest rate option
- Reduce your rate with our student loan [interest rate discounts](#)²
- Get your [personalized rate and payment estimates](#) before you apply

+ [Interest Rate Information](#)

+ [Refinancing and Consolidation Process](#)

+ [FAQs](#)

Payments

You will receive a billing statement in the mail after your loans have been successfully consolidated and loan proceeds have been disbursed to your prior loan servicers. The billing statement will include the due date for your first payment.

[Learn about repayment >](#)

Calculators

Here are two ways to estimate your rate and payments:

[Get your estimated rate](#) - See your personalized rate and payment estimates with a soft-credit inquiry and no impact to your credit score.

[See general rate examples](#) - Our basic calculator shows rate and payment range estimates and requires no personal information.

Cosigners

An eligible cosigner may help you qualify for a private consolidation loan and potentially lower rates.

[Learn about cosigning >](#)



Managing Student Debt

A little budgeting goes a long way. Learn more about student loan debt, and get valuable tips.

[Learn about student debt >](#)

Ready to apply?

[Apply Now](#)

You can also call a Student Loan Consultant at
1-877-315-7723

[How it works](#)

Already Applied?

- Check application status
- Sign loan documents
- Borrower complete an existing application
- Cosigner complete an existing application
- Complete a saved application

Already have a student loan?

- Make student loan payments
- Learn about repayment
- Calculate loan payments
- Get your estimated rate

Still have questions?

[Call Us](#)

Was this content helpful?

[Yes](#) [No](#)

Actions

Applying the New Brand Voice

Friendly and helpful

Supportive and transparent

Educate without talking down to the customer

Looking to take control of your student loans?

With a *Wells Fargo Private Consolidation*SM loan you may be able to combine multiple federal and/or private student loans into a single loan or even refinance a single federal or private student loan.¹

Refinancing offers a new interest rate as well as options to potentially lower your monthly payment or pay off your loan faster to reduce the interest paid over the life of the loan.

Keep in mind that if you reduce your monthly payment by extending your repayment term, you may pay more interest over the life of the loan. When you apply with Wells Fargo, we will help you to carefully review all of your options.

— Refinancing and Consolidation Process

Step 1: Get your rate and payment estimates before you apply

Need estimates quickly? Two ways to find rate and payment estimate information:

- [Get personalized rate and payment estimates](#)
A soft-credit inquiry from the credit bureau won't impact your credit score, and we'll provide you with rate and payment estimates.
- [Calculate your rate and payment ranges](#)
Select your credit rating and answer a few questions about your loans to estimate rate and payment ranges without any personal information.

Step 2: [Start an application](#) or call us

Borrowers or cosigners are welcome to begin the application process.

Step 3: Provide loan details

For each loan you would like to consolidate, you will need to know:



Managing Student Debt

A little budgeting goes a long way. Learn more about student loan debt, and get valuable tips.

[Learn about student debt >](#)

Actions

Developing a calculator



Worked with designer and developers to create a calculator that provides estimated rates based on a soft credit check



Calculator was designed for mobile and includes ability to login to your existing account to prefill personal information



Radio buttons allow all users to click through content quickly (backend appropriately designed for WCAG AA compliance)

12:48 87% 4G LTE 61%

Loan Information

How much would you like to refinance? ?
Enter an amount between \$5,000 - \$300,000

What is the total current monthly payments of the loans you wish to refinance? ?

Show me:

Fixed interest rates ?

Variable interest rates ?

All rates

Sort estimated results ▼

Please read and acknowledge before continuing ?

Consent to a credit check not affecting your credit rating

By clicking the check box next to the consent, I acknowledge that I am providing written instructions to Wells Fargo Bank, N.A., to obtain consumer credit reports about me from one or more of the consumer reporting

12:08 84% 4G LTE 67%

Find your rate and payment estimates without affecting your credit score

I am interested in student loan refinancing and consolidation as a:

Primary borrower

Cosigner for someone else

Are you a Wells Fargo Online[®] customer?

Sign on to save time and prefill your information using personal and financial information about you including from our affiliated companies to prefill the application. If you qualify for relationship discounts, they will automatically appear in your results.

Yes No

Username

Password

Continue

[Forgot Password/Username?](#)

Actions

Testing is key to consensus

- User testing proved my initial theory that customers prefer “anonymous” testing over a soft credit check
- Based on user feedback, I was able to gain approval to create the anonymous version by showing how we could leverage what we already built to lower development costs
- Results provide a range of rates based on self-reported credit range

12:44 87% 4G LTE 62%

Your Loan Information

How much would you like to refinance? ⓘ
Enter an amount between \$5,000 - \$300,000

What is the total current monthly payments of the loans you wish to refinance? ⓘ

How would you describe your credit rating? ⓘ
Select one

Show me:

Fixed interest rates ⓘ

Variable interest rates ⓘ

All rates

Sort estimated results

Get Estimated Rates

12:43 87% 4G LTE 62%

Your Loan Information

How much would you like to refinance? ⓘ
Enter an amount between \$5,000 - \$300,000

What is the total current monthly payments of the loans you wish to refinance? ⓘ

Select one ⓘ

Excellent (760 and above)

Good (700-759)

Fair (621-699)

Poor (620 and below)

Sort estimated results

Get Estimated Rates


Actions

Creating a “Results” email

By offering to send the customer (or potential cosigner) their results by email, we strengthen our connection with them

Email mimics the information found in their online results, so they don't have to reinterpret a different layout


Important information is provided along with contact info, before finally offering a soft CTA... allowing this to remain a “transactional” email in compliance with all CANSPAM and CASL regulations

 Lissa Crosby <mcrosby@gmail.com>

Your recent student loan rates and payments inquiry to Wells Fargo
2 messages

Wells Fargo Student Loan Rates <YourStudentLoanRates@wellsfargo.com> Fri, Feb 14, 2020 at 12:11 AM
Reply-To: Wells Fargo Student Loan Rates <DONOTREPLY@wellsfargo.com>
To: Lissa Crosby <mcrosby@gmail.com>

WELLS FARGO



Your Results from the Rate and Payment Estimator

Lissa,

You are receiving a list of estimated rates and payments for a **15-year estimate** for a **Variable Rate** loan.
Lissa Crosby.

Monthly payment	\$38 - \$43
APR	4.24% - 5.99%
Monthly difference	-\$262 to -\$257
Total of payments	\$6,840 - \$7,740

Loan Information

Total refinanced amount: \$5,000

Your total monthly payments for the loans you wish to refinance:

Credit rating: Excellent

Below are the estimated rates and payments that were generated. These results are not considered an application for credit, nor a guarantee of loan approval.

The APRs below do not include any relationship discounts.²

5-year estimate

Monthly payment
APR
Monthly difference
Total of payments

Important Information

Interest rates are subject to change daily, based on market conditions and other factors. If you choose to apply for a loan, and are approved, the following loan terms could vary:

- Repayment term, based on your loan amount and ability to repay.
- Interest rate, based on the repayment term selected, your credit history, and your cosigner's credit history, if applicable.
- Monthly payment, based on the interest rate, repayment term and your loan amount.
- Maximum loan amount, based on field of study and degree obtained.

All of these terms could also vary if the final consolidation loan does not include all loans listed in the loan application. Qualified applicants must also be a US citizen, US national, or permanent resident alien and also meet our credit history, employment, and income requirements.

A cosigner is not required to apply, however a cosigner may be needed in order to qualify for a loan.

Have questions?

Dedicated Student Loan Consultants can assist you every step of the way.
Call us at **1-877-372-5868** Mon – Fri: 7 am – 8 pm Central Time or [visit us online](#)

[Apply Now](#)



Measuring Success

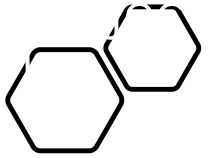
Results

- ↑ Consolidation loans are up
- ↑ MQLs have increased
- ↑ Email conversions
- ↓ Customer Service calls
- ↓ Negative feedback



Student Checking Experience Redesign

Project 3



Situation: Underperforming product page



CUSTOMER COMPLAINTS
ON THE RISE



LACK OF NEW
ACCOUNT OPENS



HIGH NUMBER OF
CUSTOMER SERVICE CALLS

Tasks

Competitive analysis

- Uncover reasons why page was not performing
- Develop content recommendations for improvement and gain consensus
- Improve conversions

Student Checking
CA, 94105 [Change Location](#) Print

An Everyday Checking account for college-age students

- Students 17-24** years old get a \$5 discount on the monthly service fee
- Bank securely 24/7** with online and mobile payments, remote deposits, and account alerts

Best For

- Students 17-24 years old
- New to checking
- Lowest monthly service fee

Get Started

Minimum opening deposit
Open your new checking account in minutes with a \$25 initial deposit using your debit or credit card.

Monthly service fee
Get a \$5 monthly discount on the Everyday Checking \$10 monthly service fee if you're 17-24 years old and the primary account holder.

You can avoid the monthly service fee with one of these each fee period:

- 10 or more posted debit card purchases/payments, **OR**
- Qualifying direct deposits totaling \$500 or more, **OR**
- \$1,500 minimum daily balance, **OR**
- A linked Wells Fargo [Campus ATM](#) or [Campus Debit Card](#)

See the [common fees for this account \(PDF\)](#).

Still have questions?
Make an Appointment

Make an appointment with a banker.

Find a Location

Find an ATM or banking location near you.

Call Us

Call us 24 hours a day at
1-800-869-3557
En Español: 1-877-727-2932
In Chinese: 1-800-288-2288

Was this content helpful?

Tasks

Voice of the Customer feedback highlights gaps

Content Hierarchy

- Layout did not resonate with customers
- Information was hard to find / poor search

Disconnected Imagery

- What student wants to be reminded of tests?
- Eye-catching icons hidden at the bottom of the page

Why should I?

- No clear reason to choose this account
- “Feels like it’s a lot of work.” – direct customer feedback



Challenges

- Product owner asked for updates to the CTA to “help with a conversion issue”, but after doing some research, I wanted to restructure the entire page and needed to get them on board with the idea
- As a maintenance request, I had less than 10 hours of time allocated and also needed to gain consensus from the primary stakeholder and Legal/Risk/Compliance team
- I also needed to provide a design mockup because there wasn't a designer available, and I needed to modify the entire page layout

Actions

Page redesign strategy

Redesigned with modern template including a large lifestyle marquee

Brought voice and tone into alignment with new brand guidelines

Brought key information and icons up to the top of the page

Clear CTAs and page goals

Student Checking

NC, 28079 [Change Location](#)

Print | Share   



Everyday Checking for Students

Monthly fee waived for 17-24 year old primary owners

Easy, Convenient, Digital. Everyday Checking is ideal for students-on-campus, off-campus, or on-the-go.

Get access to more than 13,000 ATMs. Bank anytime with the *Wells Fargo Mobile*® app – check your balance, set up alerts¹, securely turn your debit card on or off², and send and receive money in minutes.³

Best of all, we waive the monthly service fee for 17-24 year old primary owners.

For more on fees and requirements, please see Get Started section below.

We make banking easy

Wells Fargo Mobile®



Pay bills, send money, and check your balance on smartphone or tablet using the *Wells Fargo Mobile*® app.

Account alerts



Alerts give you [status updates](#) at a glance, helping you protect your accounts and monitor your spending.¹

24/7 fraud monitoring



We'll work to contact you if we find unusual account activity, based on your normal transaction patterns.

Banking made easy

[Open Now](#)

Send and receive money



Send money to friends and family – without sharing account numbers.³

Zero Liability Protection



Unauthorized debit purchases or ATM transactions will be reimbursed if you report them promptly.⁴


Chip technology



The chip on your debit or credit card generates a unique security code for added security against fraud.

Still have questions?

[Make an Appointment](#) 

[Find a Location](#) 

[Call Us](#) 

To open an account:

1-877-250-2239

For existing accountholders:

1-800-869-3557

Was this content helpful?

[Yes](#) [No](#)

Actions

Directly addressed stated issues

● Clear, transparent, and easy-to-understand information

● “Feels like it’s a lot of work.”

● Friendly and helpful

● As a nod to the demographic’s desire to be good community stewards, we included a link to donate to the Red Cross with Zelle

Get Started

Minimum opening deposit:

\$25 initial deposit

Monthly service fee:

\$10 - waived for 17-24 year old primary owners.

25 and above? It’s easy to avoid the \$10 monthly service fee with any one of these options each fee period:

- 10 or more posted debit card transactions (any combination of posted debit card purchases or posted debit card payments of bills) from this checking account⁵, OR
- Qualifying direct deposits⁶ totaling \$500 or more, OR
- \$1,500 minimum daily balance, OR
- Linked Wells Fargo [Campus ATM or Campus Debit Card](#)⁷

See the [common fees for this account \(PDF\)](#).

Open your account in minutes

Open Now

Additional services to meet your needs

We offer alerts¹, as well as tools and services that can help manage your account balance, avoid overdrafts and prevent returned or declined transactions. Learn more about [overdraft services](#).

We recommend adding a [Wells Fargo Way2Save® Savings account](#). You can build your savings and choose to link it to your checking account for optional Overdraft Protection⁹.

Tips

Help people affected by disasters. Use Zelle® to donate^{9,10} to the American Red Cross right from your mobile app.

[Learn more >](#)



Measuring Success

Results

- ↑ Conversions are up
- ↑ Positive feedback
- ↑ Red Cross donations
- ↓ Chat inquiries
- ↓ Negative feedback

A misty forest landscape with a white rectangular frame in the center containing the text "THANK YOU". The background is a dense forest of tall, thin evergreen trees, partially obscured by a thick layer of mist or fog. The lighting is soft and diffused, creating a serene and atmospheric scene. The text is centered within the white frame and is written in a clean, white, sans-serif font.

THANK YOU

LET'S GET IN TOUCH

CONTACT ME



LISSA
CROSBY



Currently in Charlotte, NC.
Open to relocation in
select areas or remote
positions.



980-312-1712



MsCrosby@gmail.com



I specialize in standing up new UX teams, defining content strategy, creating and refining business tools, processes and style guides, managing campaigns, and writing and editing.



Years of experience as a consultant in a variety of verticals enables me to jump into projects at any step of the process and begin contributing immediately.

What can we build together?

