

Russell Webb | *Real-World Messiness of Product Design*



Engineering Constraints and Design Trade-offs

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International Payments

International payments is a complex animal. There is a fine line between delivering pixel-perfect cross-platform **consistent** UI and balancing that against **commercial and technician reality**. Recently I was in Bug Triage to get this sophisticated and geographically dependent piece of functionality across the line. **Lets dive-in ->**

SWIFT/BIC, when connected to an API returns a Bank name, think of it as a post code. While the end-user has the ability to edit this code for new payees, they cannot edit the bank name [engineering constraint]. For a more harmonised UX, **new** and **existing** payees should be displayed in a consistent and non-jarring format. So I made the decision to use input fields throughout, in various states.

My design then changes **From > To** :

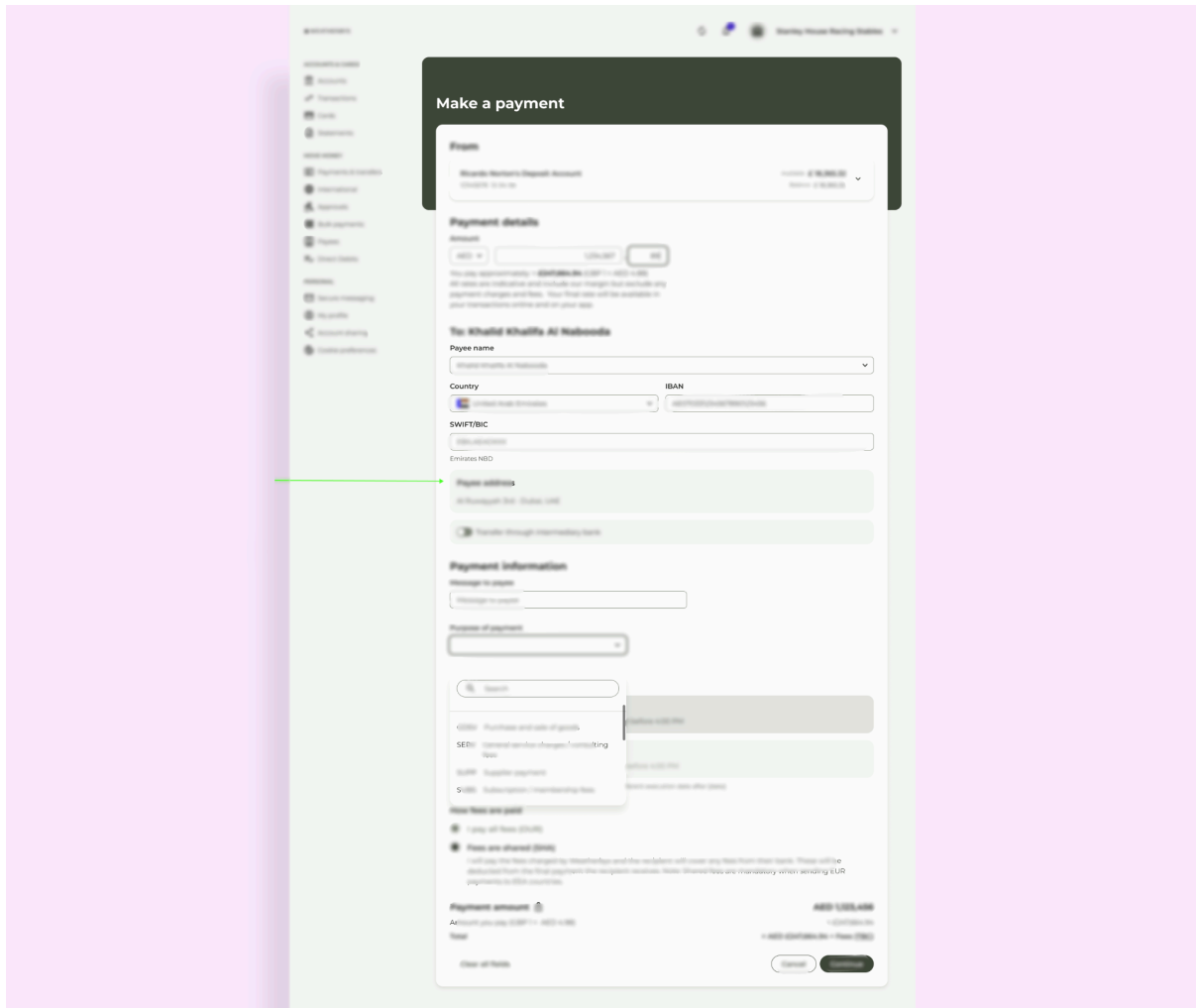
<p>From:</p> <p>Text + Help Text</p> <p>SWIFT/BIC</p> <input type="text" value="HBUKGB4G"/> <p>HSBC</p>	<p>To:</p> <p>Text input + Text input (disabled state)</p> <p>SWIFT/BIC</p> <input type="text" value="EBILAEADXXX"/> <p>Bank name</p> <input type="text" value="Emirates NBD"/>
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AI generated: I have fast-tracked these Input Fields to rapidly visualise these engineering constraints.

The Trade-Off

This manifested itself from an arguably more elegant From execution, to the multi-platform but feature parity To solution following both a trade-off contributing to a non-jarring, smoother, and Input field led consistency experience.

To give context, this attention to detail was part of a much wider delivery. For NDA reasons, the forms in its full extent (1 of 3), have been altered.



To respect confidentiality agreements, the branding and specific naming have been modified. This product is currently live and serving 10K plus HNW users.



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More info: <https://russellwebbdesign.co.uk/solving-complex-user-problems/>

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