



Citi Reduces Payment Errors with Glassbox



Industry
Financial Services



Location
Global (Headquartered in New York, USA)



Employees
200,000+

The Company

Citi is a leading global bank, providing a wide range of financial services to millions of customers, including consumer banking, corporate banking and wealth management. The bank is committed to delivering secure and seamless digital experiences, ensuring customers can rely on its platform for efficient financial transactions.

The Challenge

Citi customers encountered recurring issues when making Zelle payments, where transactions failed due to invalid memo entries. This led to user frustration, failed transactions and an increase in support tickets.

Solution with Glassbox

Using Glassbox, Citi identified that 85% of technical errors for Zelle payments were due to “Invalid Memo” errors. Session replays showed that users attempting to include the “&” symbol in memo messages were the primary cause of this error. This insight allowed Citi to link the error to a character restriction on the “&” symbol.

Results and Impact

Glassbox recommended allowing the “&” symbol in memo fields and providing clearer error messages. These changes allowed Citi to recover approximately \$250,000 in annual revenue by reducing failed transactions and boosting user satisfaction.



\$250K
Recovered Annual Revenue