

The YNAB Support Ethic

What we believe and how we show it in Customer Support

The Big [Supportive] Idea

According to McKinsey, 70% of buying experiences are based on how the customer feels they are being treated.

To make sure people feel treated like family, like the best of friends, and get stellar (not good or adequate) service at YNAB, we deliver customer support that is **friendly, accurate, direct, and timely**.

Friendly

- Use the customer's first name.
- Reference something unique about the customer that they have shared with us.
- Remember that your idea of a friendly tone may differ from a customer's. Pay attention to the customer's tone, style, and level of formality, and match those appropriately.

Accurate

- If you don't know the answer to a customer inquiry, tap a colleague to make sure.
- It's okay not to know—it's a learning opportunity for next time.
- Accuracy includes completeness.

Direct

- Always answer the question.
- Don't provide workarounds to the method, and kindly explain why.
- [Those last two do go together]
- Provide the single best answer and be careful with "options". Ambivalent support isn't very supportive.

Timely

- First in, first out.*

*Caveat 1: If your workflow says to handle a few method or sync cases together, go ahead.

*Caveat 2: Make someone's day and reply right back to them in conversation.

We're Teaching them Something

Education and Customer Support co-existing under the Knowledge umbrella at YNAB is no accident. Every interaction with a customer is an opportunity for them to understand YNAB better and be even more inspired to succeed.

So what's good teaching?

Fewer words are better.

Many of our support interactions are with confused customers. Hey, they wrote into Support! Cover all the main points, say enough to be friendly and empathize, and keep your explanation concise. It makes for a clearer response.

Fewer topics are better.

If you're trying to teach me three things at once, you'll probably end up teaching me none.

Visuals can make a big difference (but aren't a panacea).

A quick screen capture says a thousand words, but doesn't use any. A screencast does the same but allows you to narrate action sequences. When done over a user's individual budget, this is the gold standard. It does take longer to produce, however, so use judiciously.

Experience Matters

We learn best when we can relate new learning to prior experiences. How can we do this in a support response? Don't use abstractions. Relate your response to the user's situation. Use examples from their story. Use analogies to relate what they are confused about to something they are likely not confused about. Throw in something from your own story (if you're comfortable).

Behavior Precedes & Reinforces Belief

Ultimately, we want to change the way people think about their money and a budget. New behaviors are much easier to learn than new beliefs. When people see what works, this influences their thought process much more than any cajoling we might offer; this ties into "Experience Matters" in a deep way. So don't forget to tell them what to do.

Do Say, Don't Say

Do Say

- For the most part, it's your response. Put your own personality into it, matched to the customer need, and explain it as best you can.
- At the same time, keep it efficient and use a snippet when it fits. Snippets keep us timely and on-message. Win-win.
- If we screwed up, say so. For example, if we lost a conversation and we're way late replying, own it.
- Close your conversation and clinch the tone. *Let us know if there is anything else we can do for you...We're happy to help!...Happy budgeting!*
- Sometimes we have to say no. When you do, try something like, *As much as I would love to help you with that, it's really beyond the scope of what we can do.*

Don't Say

- A conversation with a customer isn't a *case* or a *ticket*. It's an email, a conversation, or a question. Nobody wants to be a ticket or a case.
- Don't ask the customer if the response you offered will work for them. If you're not sure, why would you offer it? Are you holding back a different response? Avoid asking a question at the end of an email if you don't really need a response.
- Avoid adjectives like *difficult*, *problem*, or *challenging* when describing budgeting. YNAB makes budgeting *simple*. Empathize with how YNAB's view of budgeting is different or how it is a switch.
- Don't apologize for things we did on purpose, such as the lack of a feature for budgeting future income. We're proud of that. It's what makes YNAB unique and powerful.
- Don't say *to be honest with you*. It indicates for some people that maybe you're actually not.
- When you need to get help from a colleague, don't say that it is because I don't know. Instead, say something like *I'm going to confirm that with a colleague*, or even *Great question!*

A Few Bonus Style Points...

Stay consistent with our internal terminology, even if the user isn't.

- It's a **Budget**, not a Budget Page or Budget Screen
- There are just **Master Categories** and **Categories**, not sub-categories.
- There are just **Income for (the current month)** and **Income for (the next month)**, not (this month) or (next month)
- Don't paste URLs to give links, or use things like click [here](#). Instead, [wrap your action text](#) in the link.

What does being Friendly and Direct have to do with...

Refunds

Our stated policy is that we don't give them because we have a free, 34-day, full-featured trial. But it's almost never worth it not to give the refund.

As far as how to respond to a refund request? If the customer would be happy with YNAB if they simply had better information, go ahead and give it to them. If it is clear that they are really looking for something else, that they aren't a match for YNAB, go ahead and tell them right away we will take care of it. And yes, you do what you think is best. It's your conversation with the customer, you make the call.

Trial Extensions

We give 'em. The only drawback in an extension is that it removes the very helpful time-based urgency for a person to commit to budgeting. So keep that in mind as you select a length of extension. But if they need time, they need time.

Feature Requests

We appreciate feature requests. It may only be that 1% of them actually end up as features, but we appreciate our customers' enthusiasm.

Workarounds

There are lots of ways to do things in YNAB that we don't recommend. Sure, you can bend YNAB to make it forecast, you can budget future income, and you can make custom income categories. None of those things help people learn and grow as YNAB budgeters, though. So we don't recommend them or teach people how.