UX observations and recommendations for the current app…

- **Signing up for SmartPay**, I kept getting an error message that I was entering an incorrect format for my driver's license number but it never told me what I was doing wrong. There should always be some guidance for correcting errors. On my *THIRD* attempt I figured out that the letter that goes in front of the number needs to be capitalized (Sidenote: WHY does it need to be capitalized?) When this format worked, I got no indication that I had been successful. **Offering feedback when a user makes a mistake or successfully completes a task or function is helpful** and instills a sense of trust because it lets users know that each step of every process has been designed deliberately. It reminds users that you want them to be successful and you have everything under control.

- **The Hamburger Menu should be displayed consistently on all screens**. The back button is okay but it should not be the only method of navigation

- The SmartPay *website* tells users that SmartPay *app* has a feature for **Curbside Pickup** (it does not).
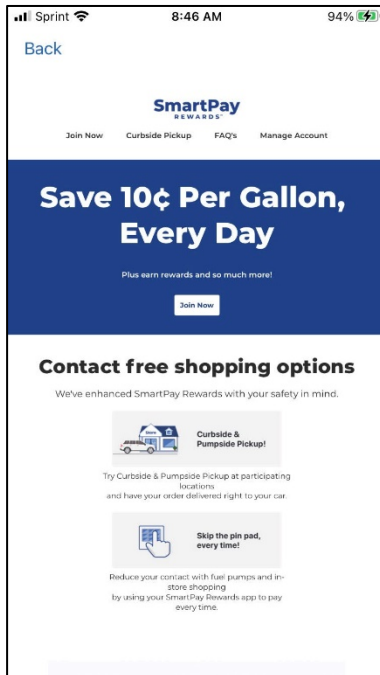
- **Manage Payments** brings me to a tile that says "Default SmartPay Rewards" which turns gray when I tap it, indicating that it is interactive but nothing else happens. If this screen does not let users manage payments, it should not be linked to the "Manage Payments" Menu item.

- **The Transaction History screen offers no guidance.** It says "Search by date, type, store#, or price.
  Date: It would be helpful to tell users how to enter it. Will 1/21 work? 01/2021? January 21? Do I need enter the day? These requirements often vary from app to app so offering guidance on the way the information needs to be entered, *before* the user does it wrong is useful.

Store number: Does the average user know store numbers?

Type: What does type mean? Does it mean categories like "gas", "grocery", "food", "candy"?
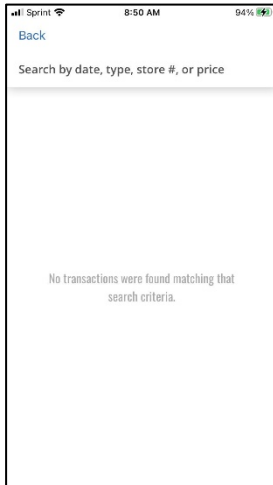

- The **Manage Sub-Accounts** screen it says "Please enter the information your sub-account used to setup their Cumberland Farms account"
  - Why would I make a sub-account for someone who already has their own account?
  - There is a "Send Invite" button at the bottom of the page. What am I inviting them to do.

  There should be some explanation or description of the process you're asking the user to get involved in. Especially since it involves access to their bank account.
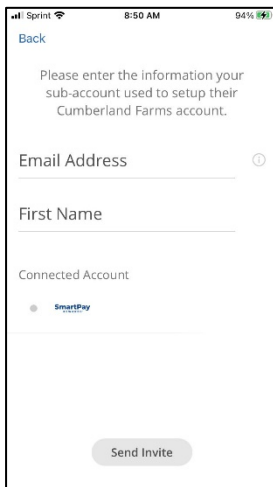
- The **My Account** link just goes to a screen that shows my name and contact information. This screen doesn't seem very useful as there is no management taking place here. It should be renamed OR the information should be combined with other information on a useful, properly named screen.
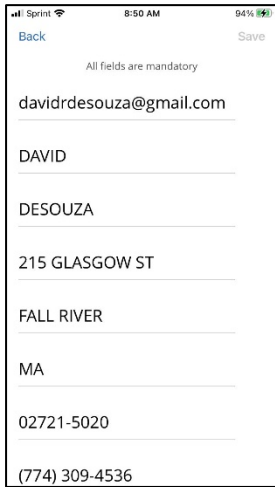
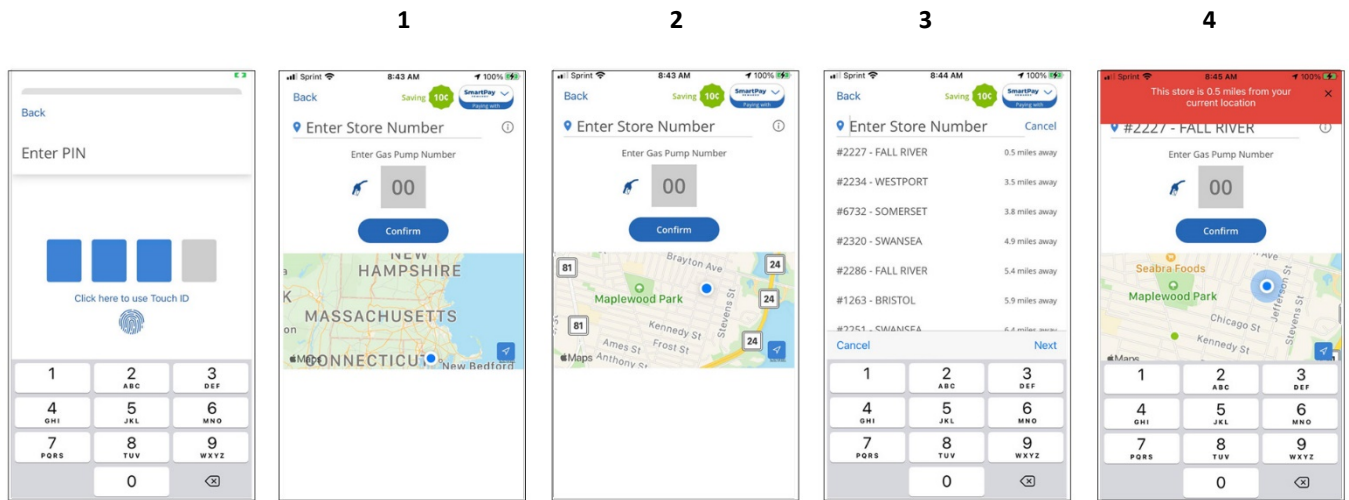- The "Save an Extra 10¢" tile on the Main Screen links to a screen with two offers.
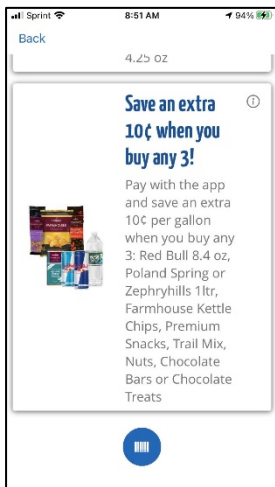
What is the symbol at the bottom of this screen? What does it represent?

Buying Gas

Here is the current process or buying gas:

Once I've entered my PIN number, at the start of the process, there is no need to see the keyboard again until I reach the store and enter a pump number.

1A) The Pump Number field shows up far too early in the process to be useful because I have not located a store, much less driven there. I can't enter a pump number until I know which pumps are available.
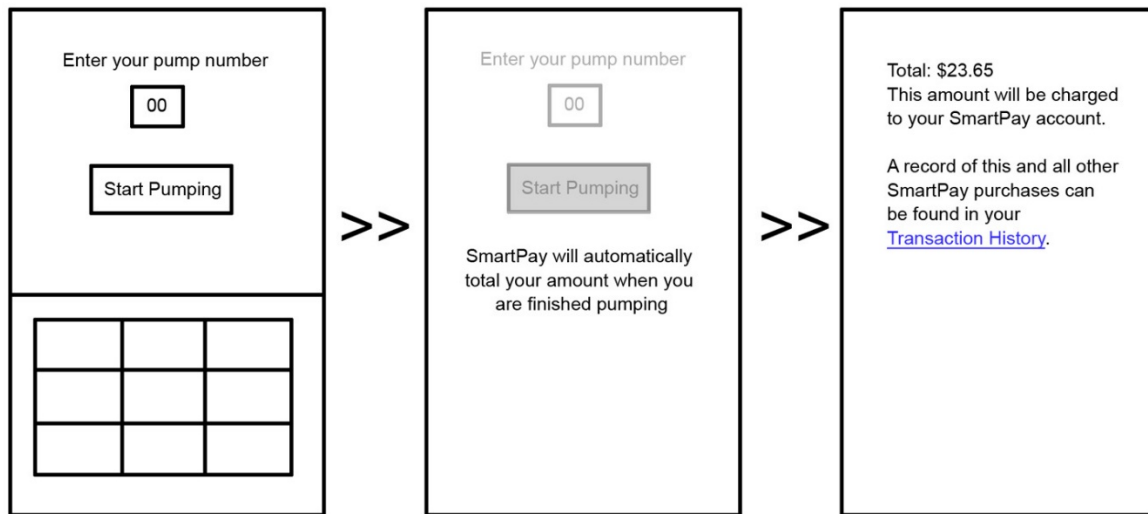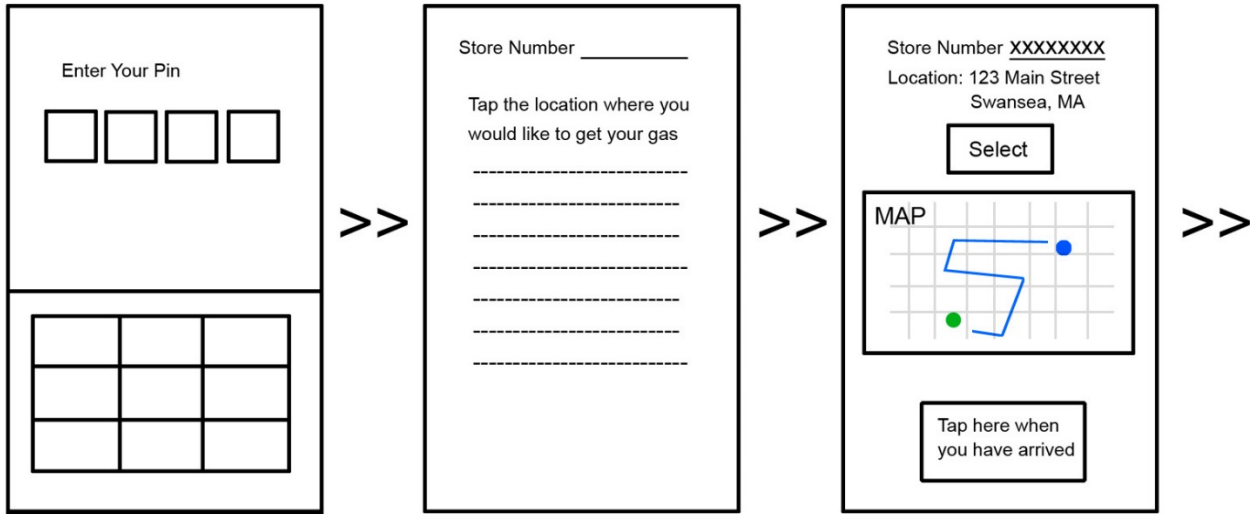1B) The app asks for a store number and shows us a map, leading us to assume we can find the store on the map.

2) Zooming in, we realize that the map doesn't help us. It doesn't show us any stores. We have to tap the "Enter Store Number" field to bring up a list, displaying stores ordered by their distance from my current location.

3) Tapping a store on the list, populates the field so the keyboard offers no value here.

4) Once the store has been entered into the field, its location shows up on the map. This is the step where the map is important. What happens now? Do we use the map to get to the store? Do the keyboard and pump number sit there on the screen until I get to the store and find a pump? Will the app timeout if it's idle for too long? Will I need to restart the process when I reach the store?

**I would change the layout and user flow for buying gas to be closer to this:**

Enter Your Pin

>>

Store Number _____

Tap the location where you
would like to get your gas

>>

Store Number XXXXXXXX
Location: 123 Main Street
Swansea, MA

Select

MAP

Tap here when
you have arrived

>>

Enter your pump number

00

Start Pumping

>>

Enter your pump number

00

Start Pumping

SmartPay will automatically
total your amount when you
are finished pumping

>>

Total: $23.65
This amount will be charged
to your SmartPay account.

A record of this and all other
SmartPay purchases can
be found in your
Transaction History.

Inconsistent Navigation and Branding

Terms & Conditions (at the bottom of the Fuel Rewards, Breakfast Sandwich Club, Pizza Club, and Frozen/Fountain Club screens). This link goes to a Cumberland Farms website with branding and navigation that is completely different than the SmartPay app.
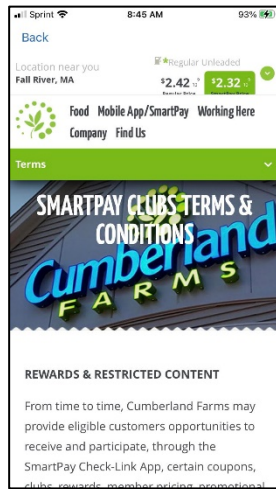
Within this new Cumberland Farms navigation is a "**Mobile App/SmartPay**" link that brings us to a **SmartPay** *website* which has a THIRD inconsistent navigation and brand identity.
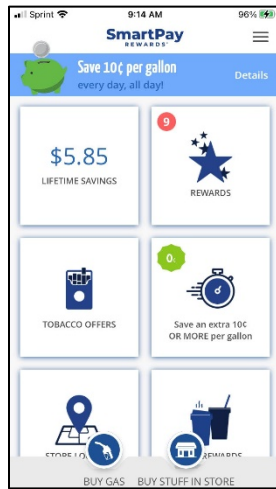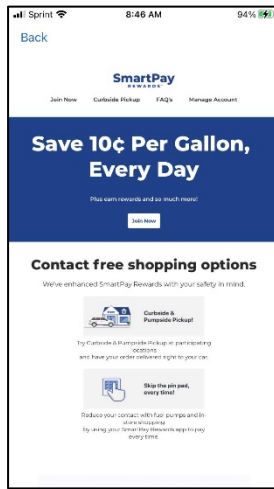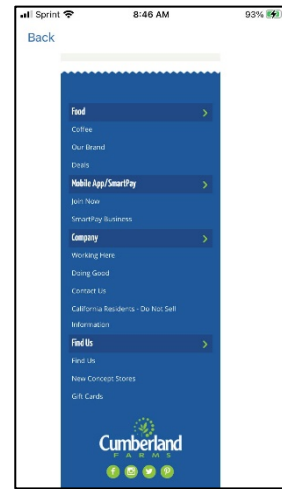

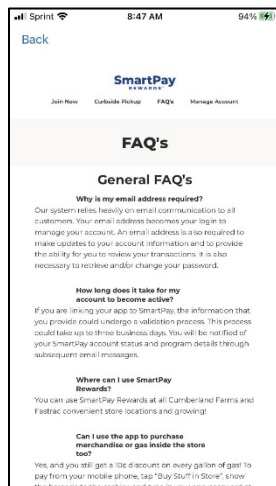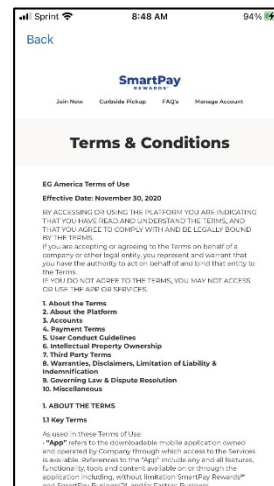SmartPay *app*   SmartPay *website*   Cumberland Farms 1   Cumberland Farms 2

The Hamburger Menu items below also lead users away from the app to other websites with branding and navigation that are all inconsistent with the SmartPay app.

Application FAQs   **Terms & Conditions**   **Privacy Notice**   **California- Do not sell info**

The importance of consistent branding and navigation cannot be understated. It is critical. An app or website that appears to be made out of different pieces of other sites and resources looks poorly designed and will not inspire trust in users who are trusting you to handle complex financial transactions.

Accessibility: Potential Contrast issues with some images on the SmartPay website and app

Consider increasing the contrast in a few areas.

Before

After