Problem ID	Screen ID (page number)	Evidence - Heuristic Violated	Problem Description	Severity	Frequency	Proposed Solution
1	1	Consistency and standards	"login" should be "Log In", two separate words and capitalized.	1	1	Change text of label to say "Use Touch ID to Log In".
2	1	Help and documentation	If the user is lost, there is no help or documentation available, here and throughout the entire app.	3	1	Develop a strategy for publishing Help content and making it consistently accessible through the app.
3	1	User control and freedom	There is no way for the user to close the keyboard in order to select Touch ID instead.	2	1	Include a Done or keyboard close button that hides the keyboard. Solution will most likely also involve a Log In button under the Username/Password fields.
4	1	Consistency and standards	The "Go" button should be "Log In" as the term Log in is already used onscreen and is the convention.	1	2	Include a Log In button under the Username/Password fields.
5	1	Recognition rather than recall	Users have no way to recover from a forgotten username/password.	5	1	Include a standard Forgot Username/Password button that takes the user through a recovery process.
6	6 / 7	User control and freedom	The navigation bar is unnecessarily absent when navigating to the account and transaction details pages from the account overview page.	2	2	Include the navigation bar on all account-related screens.
7	7	Consistency and standards	The read only data is presented with a white background.	1	1	Maintain the use of the gray background for displaying read-only information.
8	7	Error prevention	Depending on the sophistication of the algorithm, the transaction alert message may be displayed frequently on transactions which are normal. The dismissal gives no indication that the system is learning anything about the user's behavior.	2	3	Present the option to flag future transactions like this as normal.
9	8	Flexibility and efficiency of use	The ability to repeat common payments without going through the entire payment flow or set up a recurring payment is absent.	2	1	Include the ability to repeat payments, perhaps through the payment History section.
10	9	Visibility of system status	The screen implies that there are multiple steps but gives no further indication of all that is required to complete a payment.	3	4	Provide a summary screen that displays all of the required information to make a payment.
11	9	User control and freedom	The user does not have the ability to enter information for the payment in any order they wish.	3	2	Provide a summary screen that provides the ability to enter payment information in any order.
12	9	Consistency and standards	The Back and Next buttons as presented do not represent an iOS pattern.	2	2	Model the Back and Next buttons after more common implementation patterns.
13	9	Aesthetic and minimalist design	Each list item contains a radio button, the biller name, and an Edit button when only the identifier for the biller (the biller name) is necessary for the user to make the selection.	1	2	Find a way to separate editing from selection.
14	9	Consistency and standards	The radio buttons combined with a list is not a standard iOS pattern.	2	3	Remove the need for the radio buttons and have the user directly and immediately select the biller by tapping the list item.
15	10	Visibility of system status	The user's selection from the previous screen is not visibly brought forward.	2	1	Display any information the user has selected along the way. If doing so on a summary screen, it is enough to show the information when coming back to the summary screen after each selection.
16	12	Consistency and standards	Showing a number pad with letters. The letters have no purpose in this context.	1	2	Remove the letters.
17	15	Consistency and standards	The input box containing the Date value is not a standard control for this type of interaction.	2	2	Use a standard iOS control.
18	16	Visibility of system status	The selected payment date is not being brought forward.	3	3	Display all payment information, including the payment date, on the confirmation screen.
19	18	Match between system and the real world	The term "play with your payments" is not common and doesn't communicate to users what they should expect behind the link.	1	2	Use an alternative label and illustrate the concept through accompanying visuals.
20	18	User control and freedom	The navigation bar is unnecessarily absent when navigating to subpages.	1	2	Keep navigation bar consistently present.
21	18	Recognition rather than recall	The amount of each scheduled payment is not shown, potentially limiting user recognition.	3	3	Include the Amount of each scheduled payment along with the Biller Name and Date/Frequency.
22	19	Consistency and standards	The font weight/size is inconsistent with how values are presented on other screens.	1	1	Match text style used for values throughout the system.
23	20	Visibility of system status	The number of currently scheduled payments is not shown in this view.	2	2	Include the number of currently scheduled payments, perhaps broken up into one-time and recurring payments.
24	21	Recognition rather than recall	The account numbers cannot be scanned, as they are only shown one at a time on the currently selected recipient.	2	2	Display the account number consistently on each recipient list item.
25	21	Consistency and standards	The radio buttons combined with a list is not a standard iOS pattern.	2	2	Make it so that tapping a list item confirms the selection and advances the flow.
26	20-29	MULTIPLE	Same problems as other Pay screens.			
27	30	Visibility of system status	The number of currently scheduled transfers is not shown in this view.	2	2	Include the number of currently scheduled transfers, perhaps broken up into one-time and recurring payments.

File used for evaluation:
AC4D - Google Drive/Q3/Evaluation and Product Management/USBank_PrototypeScreens_r6.pdf

The severity of a usability problem is a combination of three factors:

- The *frequency* with which the problem occurs: Is it common or rare?
- The *impact* of the problem if it occurs: Will it be easy or difficult for the users to overcome?
- The *persistence* of the problem: Is it a one-time problem that users can overcome once they know about it or will users repeatedly be bothered by the problem?

- Visibility of system status: The system should always keep users informed about what is going on, through appropriate feedback within reasonable time.
- Match between system and the real world: The system should speak the users' language, with words, phrases and concepts familiar to the user, rather than system-oriented terms. Follow real-world conventions, making information appear in a natural and logical order.
- User control and freedom: Users often choose system functions by mistake and will need a clearly marked "emergency exit" to leave the unwanted state without having to go through an extended dialogue. Support undo and redo.
- Consistency and standards: Users should not have to wonder whether different words, situations, or actions mean the same thing. Follow platform conventions.
- Error prevention: Even better than good error messages is a careful design which prevents a problem from occurring in the first place. Either eliminate error-prone conditions or check for them and present users with a confirmation option before they commit to the action.
- Recognition rather than recall: Minimize the user's memory load by making objects, actions, and options visible. The user should not have to remember information from one part of the dialogue to another. Instructions for use of the system should be visible or easily retrievable whenever appropriate.
- Flexibility and efficiency of use: Accelerators—unseen by the novice user—may often speed up the interaction for the expert user such that the system can cater to both inexperienced and experienced users. Allow users to tailor frequent actions.
- Aesthetic and minimalist design: Dialogues should not contain information which is irrelevant or rarely needed. Every extra unit of information in a dialogue competes with the relevant units of information and diminishes their relative visibility.
- Help users recognize, diagnose, and recover from errors: Error messages should be expressed in plain language (no codes), precisely indicate the problem, and constructively suggest a solution.
- Help and documentation: Even though it is better if the system can be used without documentation, it may be necessary to provide help and documentation. Any such information should be easy to search, focused on the user's task, list concrete steps to be carried out, and not be too large.

Problem ID	Screen ID (page number)	Evidence - Heuristic Violated	Problem Description	Severity	Frequency	Proposed Solution							
28	31	User control and freedom	The navigation bar is unnecessarily absent when navigating to subpages.	1	2	Keep navigation bar consistently present.							
29	31	Visibility of system status	The user could benefit from the use of a visual illustrating the concept of the transfer and which account is currently being selected.	1	1	This is a nice-to-have solution. Include a visual showing that an account is being selected from which funds will be transferred. The visual would be dynamic so that it shows which account the funds are being transferred to on the next step.							
30	31	Recognition rather than recall	The amount in each account is not shown causing the user to have to abandon the flow, navigate to the accounts page, and return to the transfer flow with the information in memory.	3	3	Include the amount in each account on each list item.							
31	31	User control and freedom	The user cannot enter the transfer information in any order they wish.	2	2	Include a summary screen at the beginning of the flow from which the user may enter any information for the transfer in any order.							
32	32		Same problems as screen 31.										
33	39	Consistency and standards	The controls for dates and frequency are not standard dropdown controls.	3	1	Use a standard iOS pattern for presenting values selected from a modal list.							
34	39	Consistency and standards	The controls for dates and frequency are not shown in context with the associated selection of one-time-payment vs recurring payment.	3	2	Move the subselections underneath the associated options.							
35	40	Consistency and standards	"Every two weeks" is a different construction than the other options, such as "Weekly" or "Monthly"	1	1	Use "Biweekly" (this term could cause more confusion than the value gained from consistency because it is less understood than "Every two weeks").	*						
36	40	User control and freedom	The user has no clear way to enter less commonly used frequencies such as "every three weeks".	3	1	Include a "Custom" option that allows the user to make further subselections associated with their desired frequency.							
37	41	Consistency and standards	The term "Payment" is erroneously being used in the "Transfer" flow.	4	2	Use the term "Transfer" instead.							
38	42	Match between system and the real world	Users may still be confused without explicitly stating something like "Transfer will occur:" as a label on the helper text at the top of the screen.	2	2	Include an additional label clarifying the helper text.							
39	42	Flexibility and efficiency of use	The calendar control does not allow quick navigation through months/years.	2	2	Use the standard iOS scrolling date picker.							
40	48	Visibility of system status	There is no clear way to view status of pending deposits.	3	2	Include a "Pending Deposits" section.							
41	49	Recognition rather than recall	The user is dumped into the middle of the deposit flow, requiring them to remember their purpose and think about what is required to accomplish the task, mapping it to the current screen.	3	2	Use a summary screen as has been proposed for all other flows.							
42	54	Visibility of system status	The camera icon alone may not be enough to convey the status of "picture has not yet been taken".	2	1	Include helper text—something like "Take picture of front of check"							
43	56	Recognition rather than recall	The user's previous selection is not available unless the user goes back or gets all the way to the confirmation screen.	2	2	Use the summary screen as has been proposed for all other flows or simply show any information already entered on this screen as read-only values.							
44	57	Error prevention	System does not indicate that the back of the check must be signed before the photo is taken.	4	1	Include helper text—something like "Sign back of check and take a picture of it."							
45	62	User control and freedom	It is too easy for the user to accidentally select "Log Out" given its proximity to the Notifications button.	2	1	Move the Log Out link to the bottom of the Menu.							