

REDESIGNING VENMO

1. WHAT IT DOES RIGHT

1.1 Efficiency of Use

With Venmo, users can transfer money within seconds. The interface makes the process short and simple – from the landing page to the confirmation page, there are only three steps.

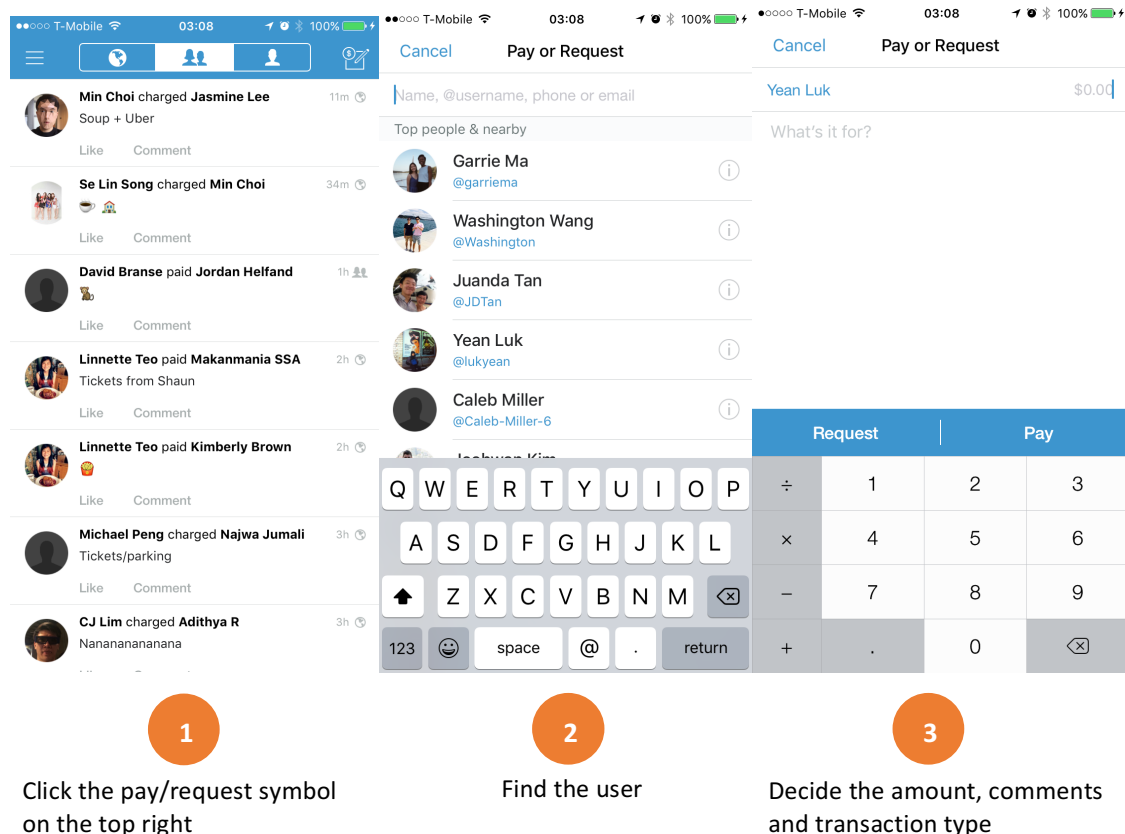


Figure 1

This makes it easy for users to execute a core function of Venmo (money transfers) swiftly.

1.2 Subjective Satisfaction

Through the additional of social elements, Venmo makes the boring task of money transfers fun – heightening user satisfaction. You can make funny comments on your transactions and you have access to a feed of transactions from friends and strangers (Figure 1) which you can like / comment on.

2. WHAT IT DOES WRONG

2.1 Confused Identity: Social Media Platform or Functional App?

Most users use Venmo as a tool, not a social media app. Hence, Venmo's decision to prioritize social aspects in the design compromises its **Intuitivity**.

The dominant user persona (Cashless Calvin) is as such:

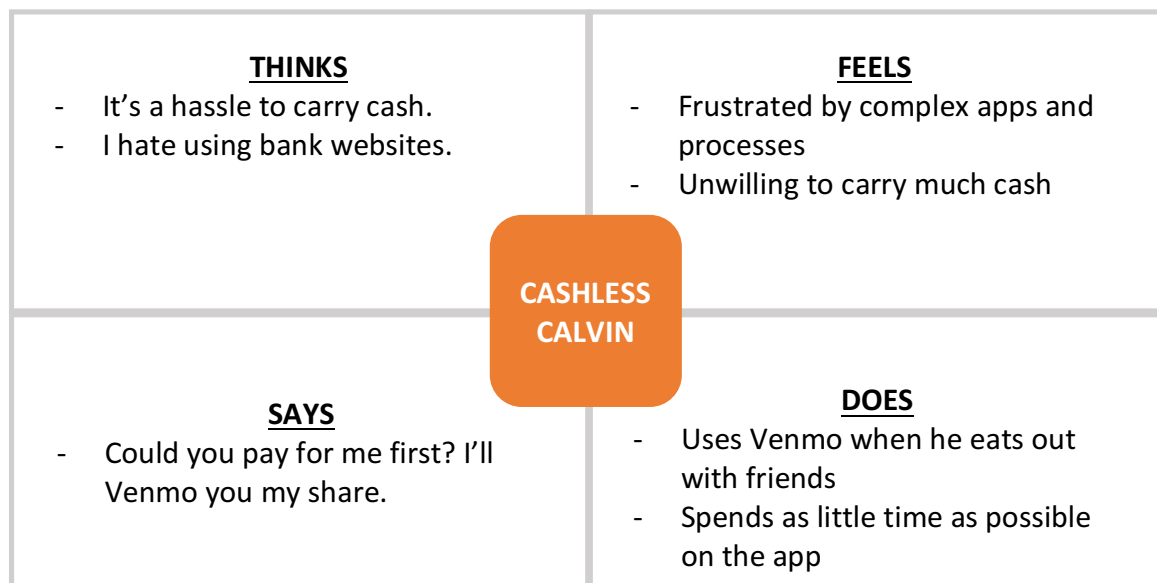


Figure 2

To Calvin, his mental model of Venmo is that it is a financial tool. The core features he requires are:

1. Making payments & transfers
2. Checking his Venmo balance and personal transaction history
3. Monitoring outstanding requests
4. Transferring money to his bank account

The current landing page of Venmo (primarily a social media feed) fails to address all these basic needs with minimal navigation.

2.2 Poor Navigation Tools

In order to accomplish many core functions like (1) checking the balance in Venmo, (2) transferring to bank, (3) monitoring incomplete transactions, users need to click on an ubiquitous menu symbol to bring out a side-menu, as shown below.

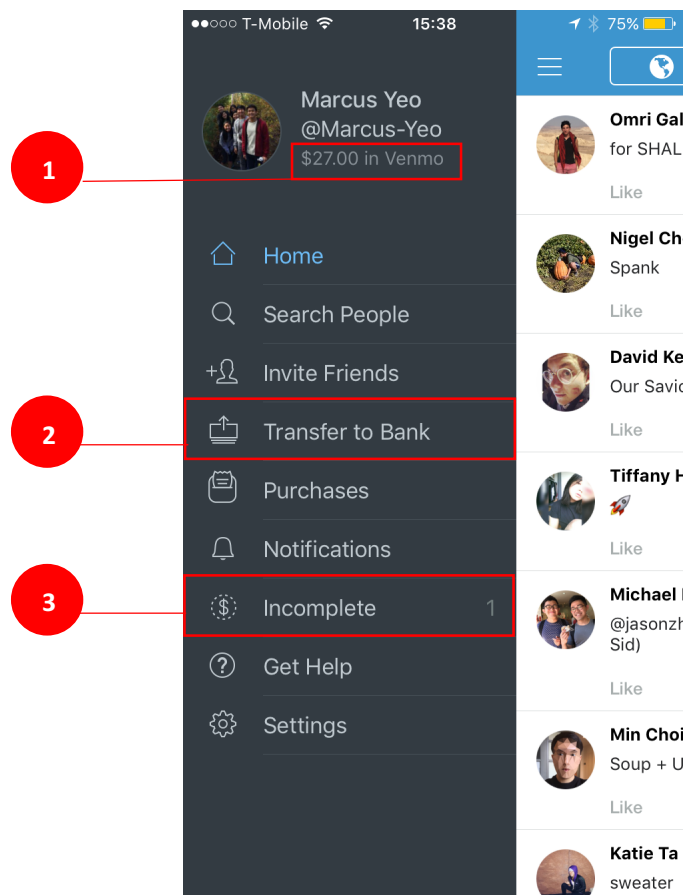


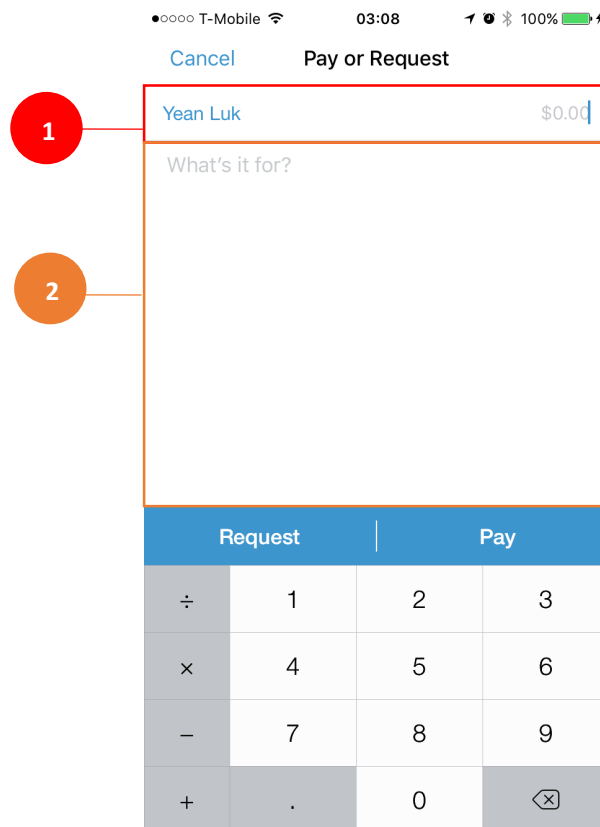
Figure 3

This impacts **ease of usability**, making it hard for new users to find the functions they use regularly – they have no visual indication on the landing page where these functions are located.

There is a corollary decrease in the **memorability** of the interface, as users cannot rely on visual cues to reinforce their mental map of Venmo.

3.3 High Error Frequency and Severity

Despite the speed of the transaction process, Venmo's interface allocates minute screen space for important elements such as the amount (1), and person receiving the payment/request, and unnecessary space for adding comments (2). This increases the chance of errors, like forgetting to put a decimal point.

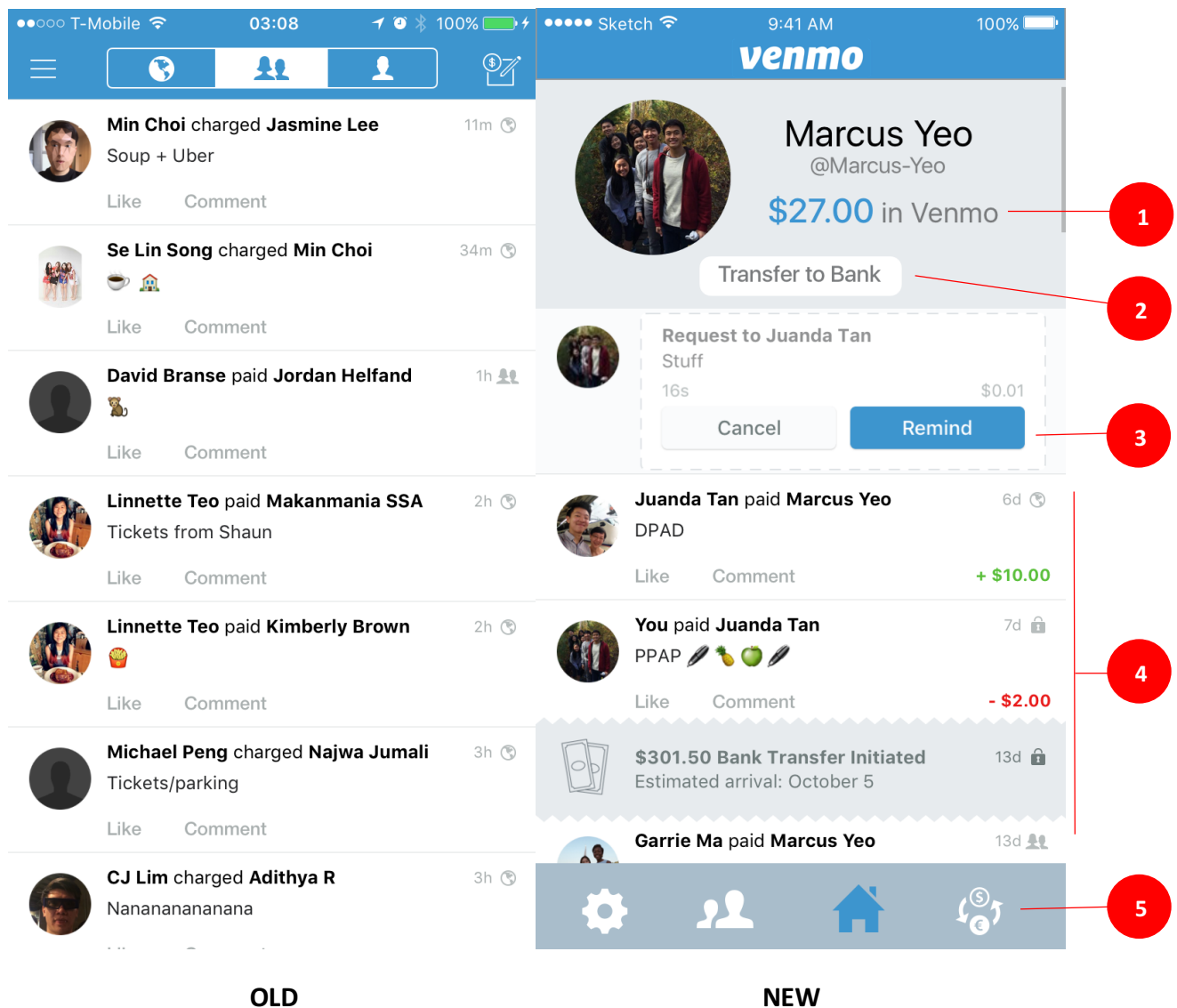


Furthermore, the 'Pay' and 'Request' buttons are visually similar, which increases the likelihood of transactional errors.

Lastly, Venmo offers security features like requiring user-verification before using the app. However, this feature is opt-in, and hidden under the 'Settings' page (see Figure 3). Security is paramount for an app like Venmo, and this verification process should be opt-out instead.

3. REDESIGNED WIREFRAMES

3.1 Landing Page



In the new landing page, I included clear indicators to the core functions of Venmo, removing the need for side-menus.

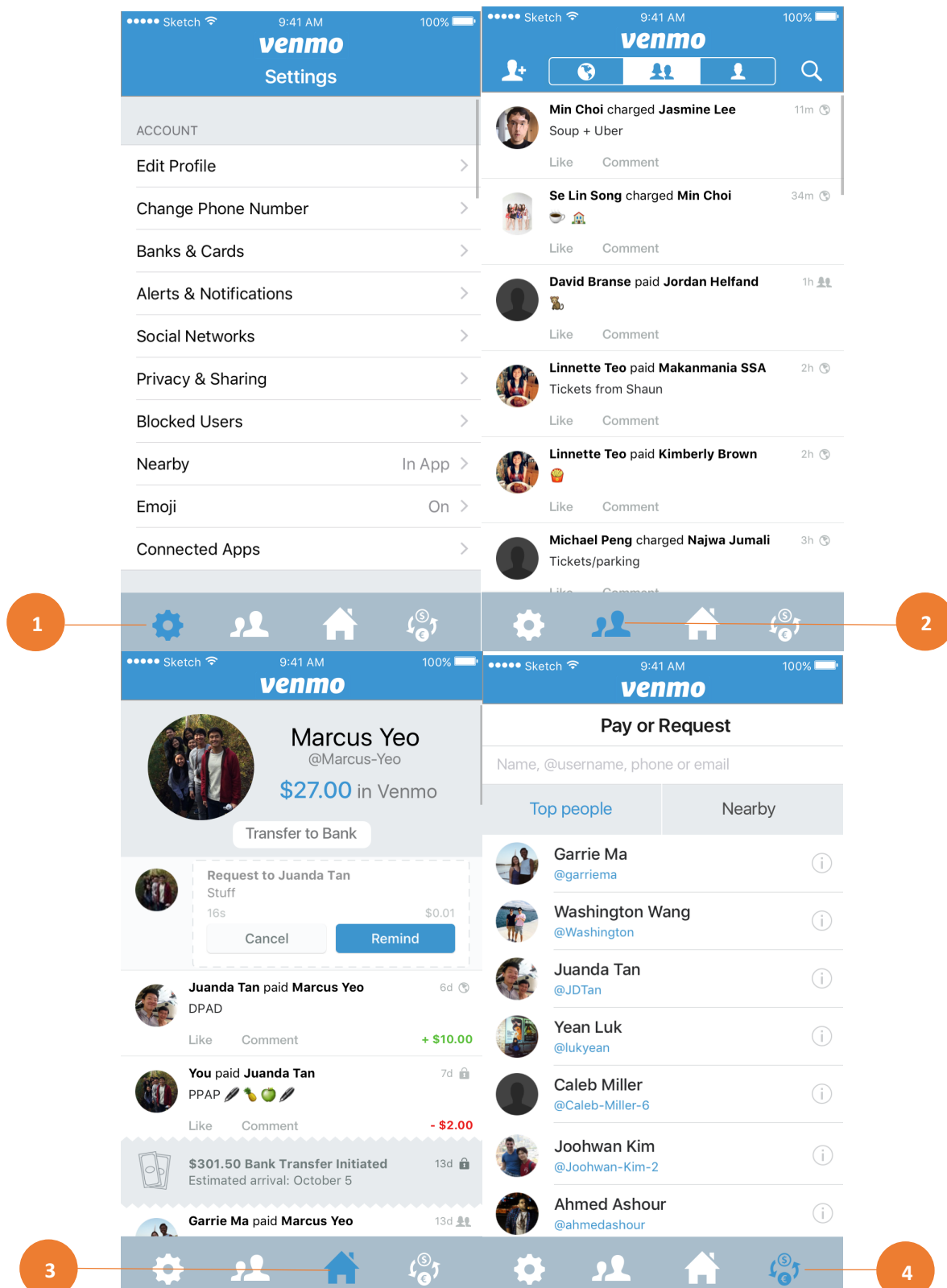
The functions/information accessible are:

1. Checking balance in Venmo
2. Transferring to bank
3. Outstanding requests
4. Personal activity history
5. Make a new payment/transfer

By having core functionality clearly visible on the landing page, **Ease of Learning**, **Intuitiveness** and **Memorability** are enhanced.

3.2 Navigation Bar

Instead of using a side-menu with many options, I chose to separate the functionality of Venmo into four main sections, indicated in a menu bar.

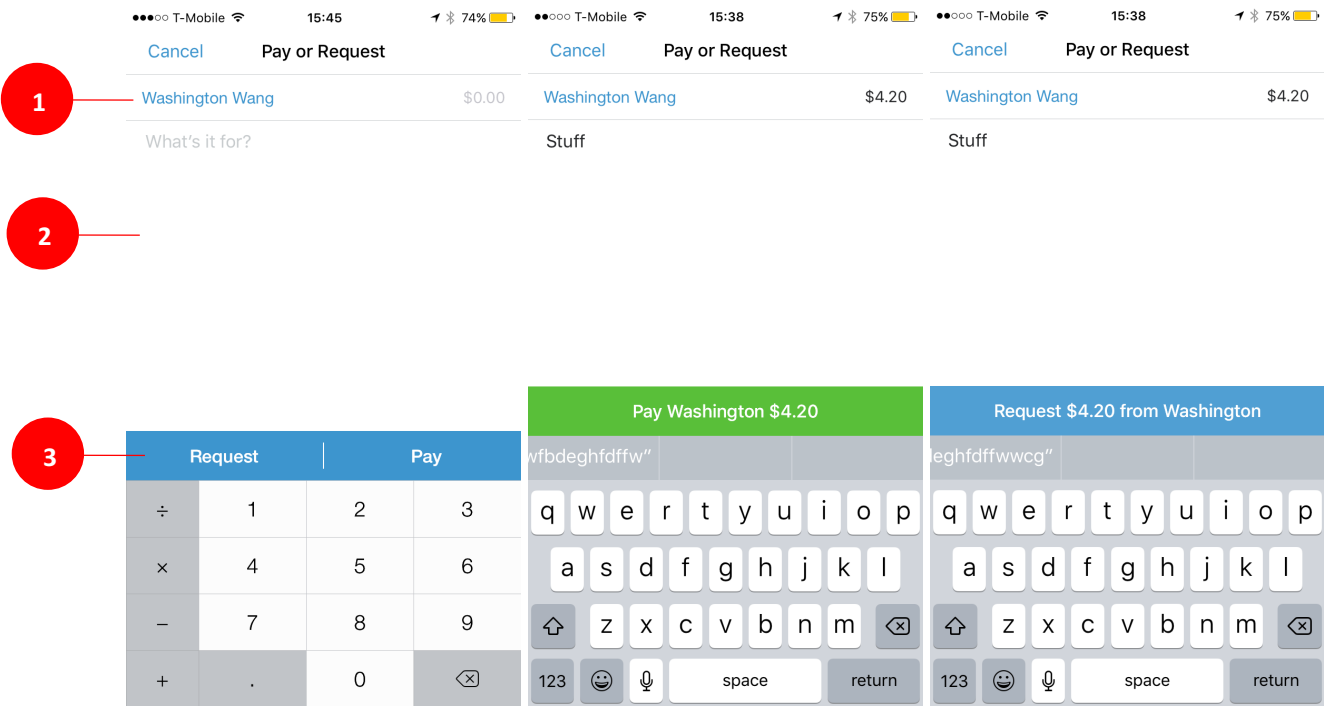


Sections:

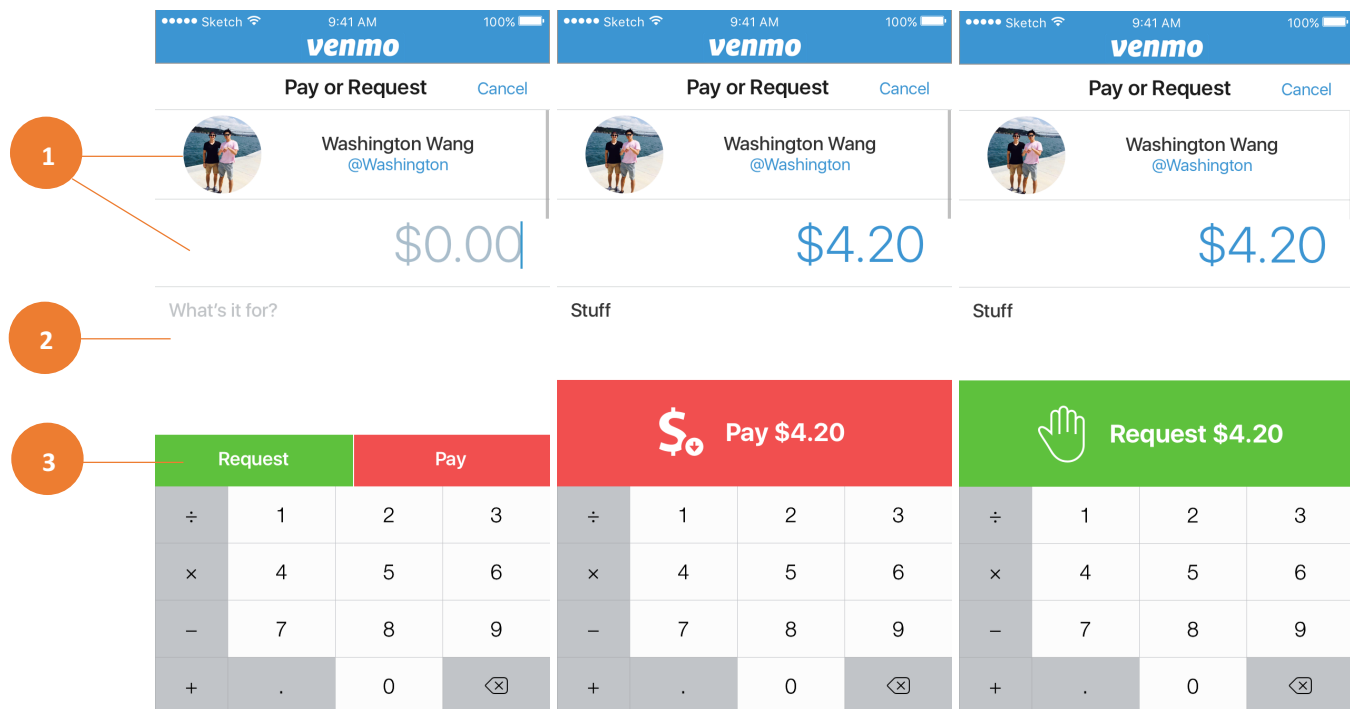
- 1. **Setting Page:** Containing all the options for account, security, privacy and help settings.
- 2. **Social Page:** Contains the social-media aspects of the app, including the feeds, a search function to find users, and an option to add friends / invite friends to Venmo.
- 3. **Home Page:** Contains key functions and information relevant to the user.
- 4. **Transactions Page:** Allows user to make a new payment or request. Follows Venmo’s current, efficient 3-step procedure (Figure 1).

A static 4-button navigation bar with communicative symbols, eliminates the need for an unwieldy and confusing side-menu (Figure 3). This helps users create a clear mental map of the functional domains of Venmo, increasing **Efficiency of Use** and **Memorability**.

Transaction Confirmation Process



OLD PROCESS



NEW PROCESS

In the transaction confirmation page, I chose to allocate more space to the recipient and amount (1), as users should be able to clearly identify who and how much they are transferring to / requesting from.

I minimized the space given for comments (2), as this feature is less important.

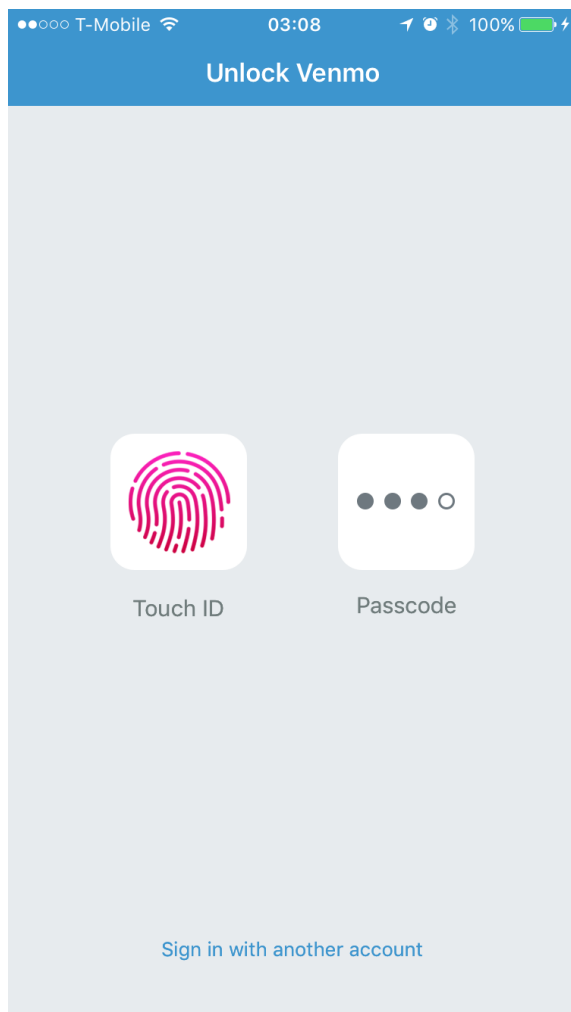
I used consistent color coding for the 'Pay' and 'Request' buttons (3). By associating payments with red (deducting money) and requests with green (adding money), I make use of the affordances of these colors to ensure users chose the right option. This color scheme is also reflected in the landing page.

In the old interface, payments were colored green in the confirmation button, but were red everywhere else. This discontinuity generates confusion.

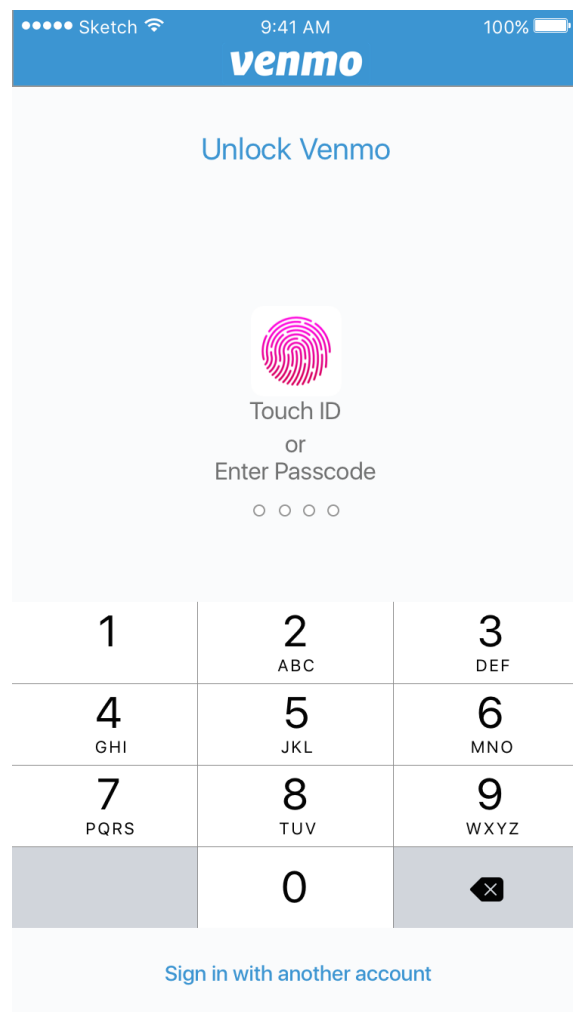
After they select a transaction type, the confirmation button is enlarged, and a symbol is displayed. I associated a dollar sign with a downward arrow with payments, and an open palm with requests. This helps users double-check the accuracy of their transaction by giving them color, textual and symbolic cues that reinforce each other.

All these changes minimize **error frequency and severity**.

Verification Screen



OLD



NEW

I updated the verification screen of the app. By making it an opt-out feature instead of opt-in, users will feel more secure about using this app. This enhances **subjective satisfaction** for most users. Users who prefer to remove this step can do so in the settings page.

In addition, the current interface has a two-step verification process. Users have to select either Touch ID or a Passcode, then proceed to verify themselves. The new screen combines the two the same way the iPhone lock screen works. This increases **efficiency of use**, and makes use of the user's experience with an iPhone to **enhance learnability**.

Thematic Consistency

Lastly, I increased the consistency of the look and feel of Venmo by adding a default top-bar with a logo (1), and a standardized navigation menu-bar at the bottom (2).



By having a consistent aesthetic and increasing brand awareness, users will identify more with the app and **subjective satisfaction** is increased.