

User Experience Design / Dealer Portal / Login Issues

Problem Statement

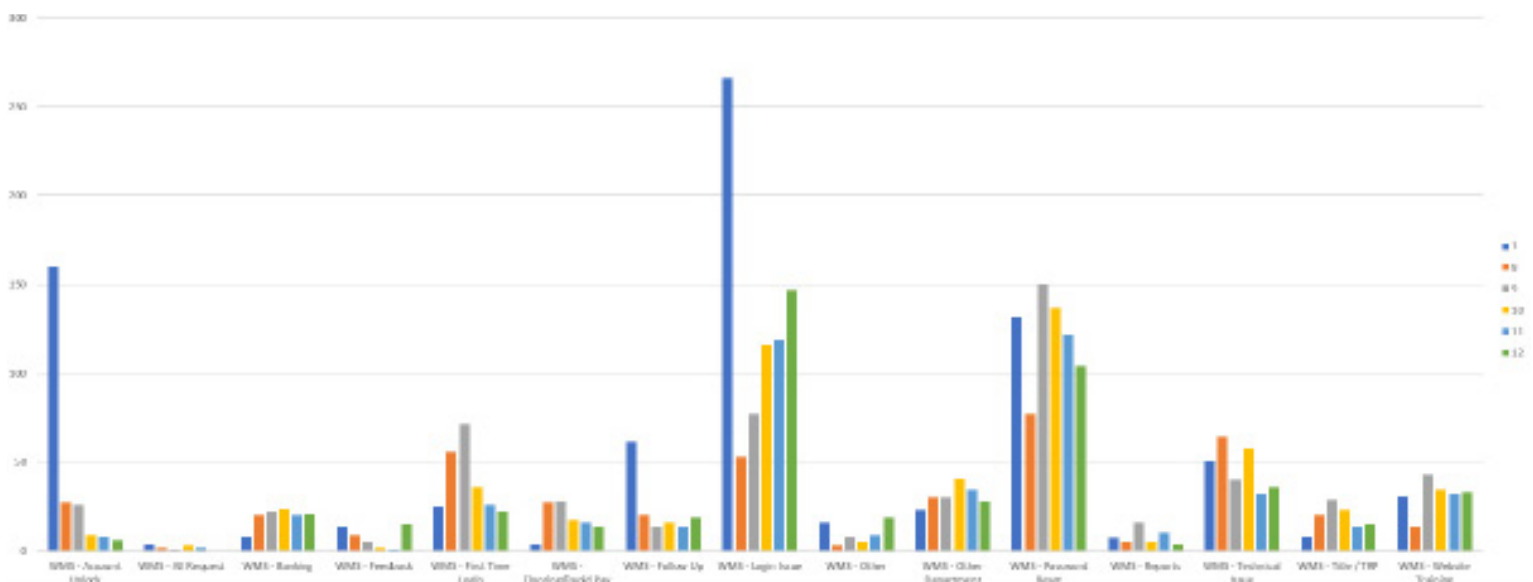
We want users to successfully and securely sign in, and in the event they cannot, we want the interface to help users easily recover from the errors.

Today we have too many users either getting locked out, forgetting their credentials, or contacting Customer Support for assistance. If we ignore this problem; support tickets will continue to come in, dealers may miss deadlines...or worse... stop using the portal.

Using a user-centered approach, we will evaluate the current processes and look for ways to improve the User Experience.

“No problem can withstand the assault of sustained thinking.”

– Voltaire

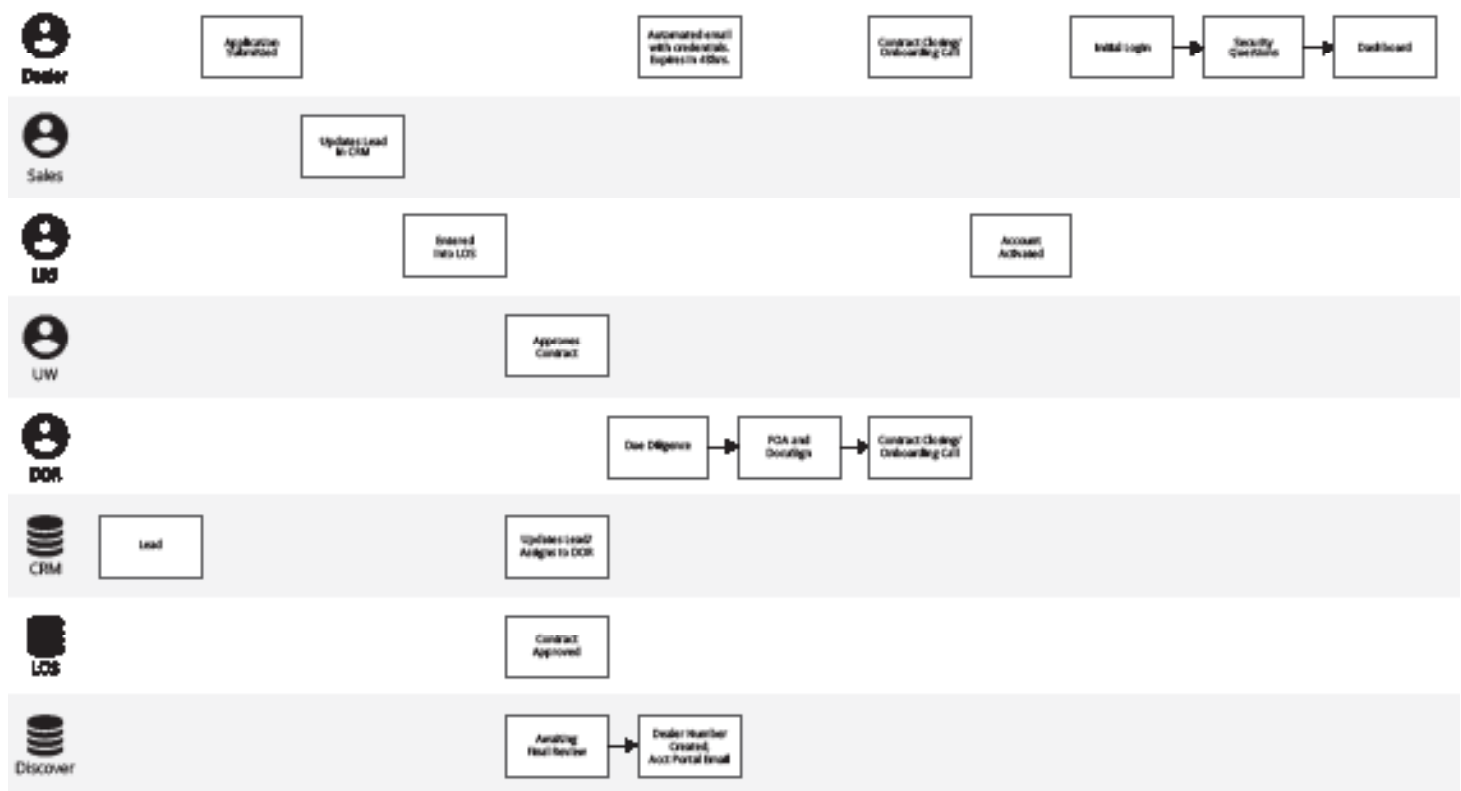


August 2017–January 2018: Login Issue, Password Reset, and Account Unlock are the three leading reasons Dealer Portal users contact support.

How credentials are created

A January 2017 study by [Americans and Cybersecurity](#) revealed 39% of Americans admit to having a hard time keeping track of their online passwords.

What are some reasons causing this difficulty?
I looked into how usernames/passwords are generated, how users are given their credentials, and how the initial login workflow is presented. The flow looks like this:



It takes five departments and three applications to turn an applicant into a user.

Each Guarantor will receive an account. Their credentials are sent (automated) to the personal email they provided on the application. This field is not required, nor is it clear why we are asking for it. According to Dan E., roughly 50% of applications are submitted without a personal email address.

Without providing this email address, this user will not receive his/her credentials.

Problems

- Low completion of this form field
- Unclear why this information is needed
- Automated emails are sent here

When a contract is marked “Awaiting Final Review” in Discover, a dealer number is generated. This dealer number becomes part of the username. By default, the username is (dealer number)(first initial)(last initial). The dealer number is newly created, the user has no prior knowledge of it and must learn it.

Likewise, the generated password is the business phone number from the contract. We are assuming the user already knows the phone number... and which phone number was listed on the application.

Problems

- Username and Password are generated by the system
- Credentials are sent to the user before the contract is signed

The system generated credentials are automatically sent to the users (assuming we have a valid personal email address in the system). The contracts have yet to be signed, or the account activated, but the user already has a username and password.

This email confirms the creation of your account. You may now access your account by logging in via the link below, using the provided username and temporary password. After the initial login, you will be prompted to set up a new password and establish security questions

Login URL: <https://customer.ngc.com/>

Your username is: [REDACTED]

Your temporary password is: [REDACTED]

Please note this temporary password will expire after 48 hours. If you encounter any issues while accessing your account, please contact support using the information below

US Customer Service Center 1.888.969.3721 - ngc.customerservice@ngc.com

Canada - Quebec Customer Service Center 1.855.864.9291 - ngc.dealerservicesmontreal@ngc.com

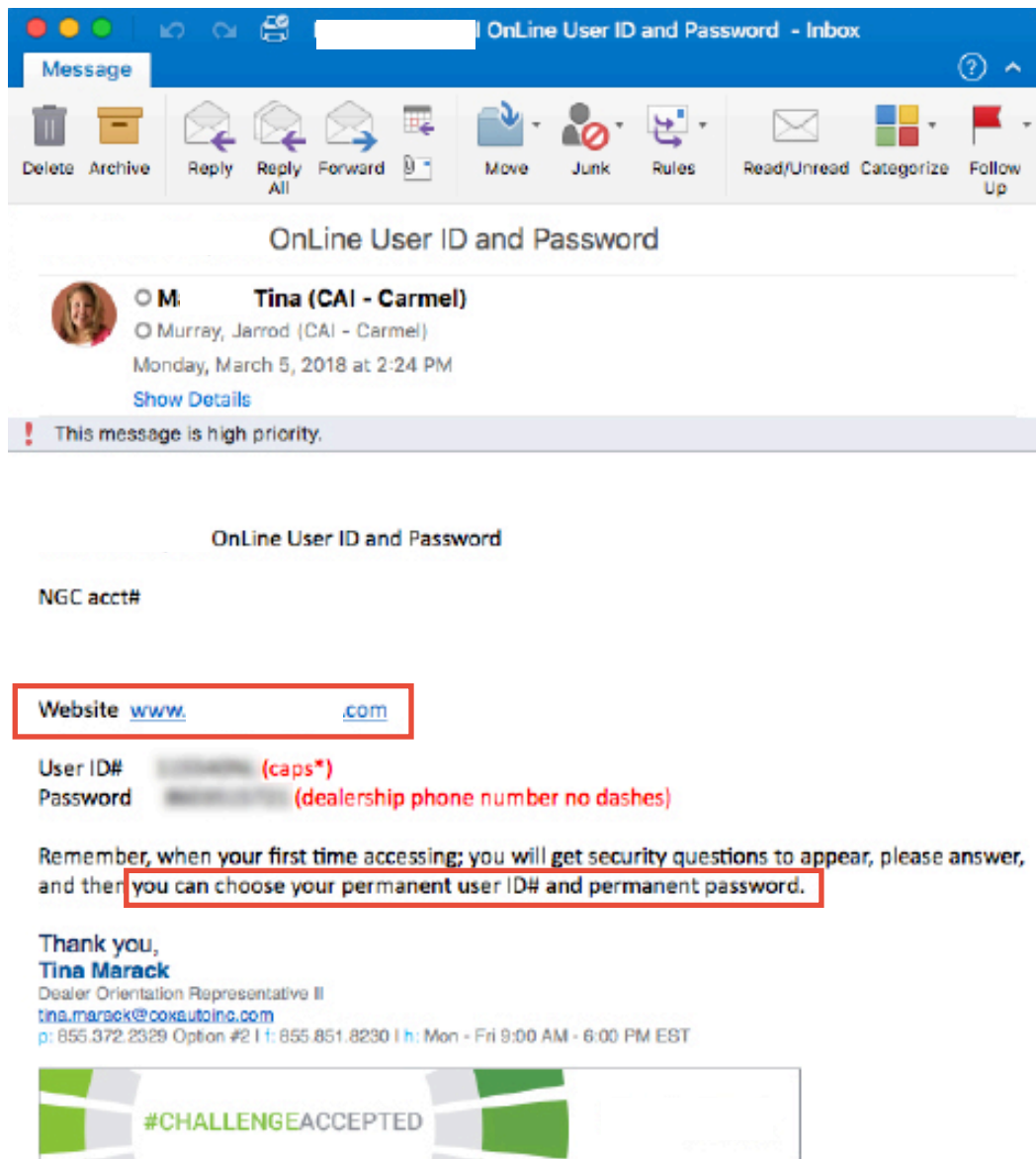
Canada - National Customer Service Center 1.877.864.9291 - ngc.dealerservicestoronto@ngc.com

Thank you for your business

Problems

- Roughly 50% of users won't receive this email because they didn't submit a personal email address
- This email can go unseen in a Junk Folder
- Temporary password will expire after 48 hours
- User are told they'll be prompted to change their password, but that is untrue.

Once due diligence is completed by the Dealer Orientation Representative, the DocuSign can be generated and signed by the applicants. During this phone call, the Dealer Orientation Representative tells the user their credentials and has the option to email them.



Problems

- Users are directed to the marketing site, not the portal
- Usernames and passwords are passed over the phone

Users are greeted with security questions, but not the option to update their username and password. Upon completing these questions, the user lands on the dashboard.

The screenshot shows the 'ACCOUNT PORTAL' header with a globe icon and language options: English, Español, and Français. The main content area is titled 'Welcome' and contains a sub-header 'Welcome to your Account Portal!'. Below this, a message states: 'Since this is your first login to Account Portal, please set your security questions before you enter the site.' There are three security question prompts, each with a dropdown menu showing '-- Select a Question --'. At the bottom right, there are 'Cancel' and 'Continue' buttons.

// ACCOUNT PORTAL

English Español Français

Welcome

Welcome to your Account Portal!

Since this is your first login to Account Portal, please set your security questions before you enter the site.

Security Question #1 -- Select a Question --

Security Question #2 -- Select a Question --

Security Question #3 -- Select a Question --

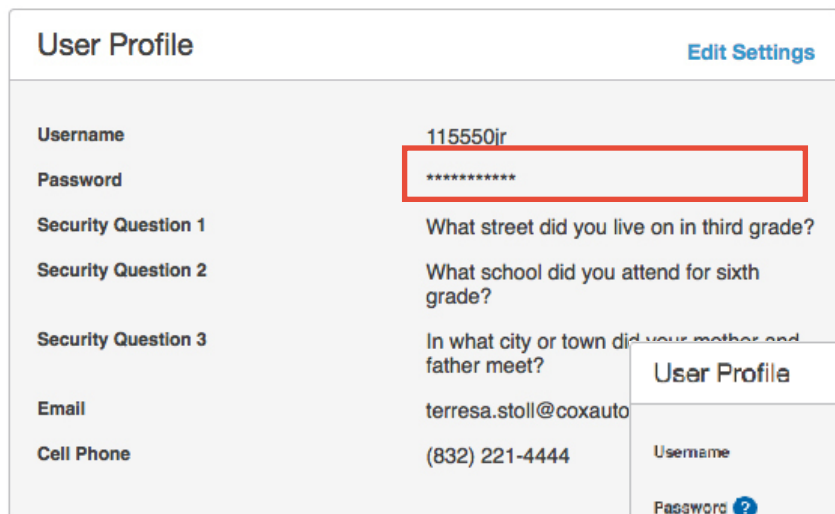
Cancel Continue

Problems

- Users are not prompted to change their password or select a permanent username

Updating User Profile

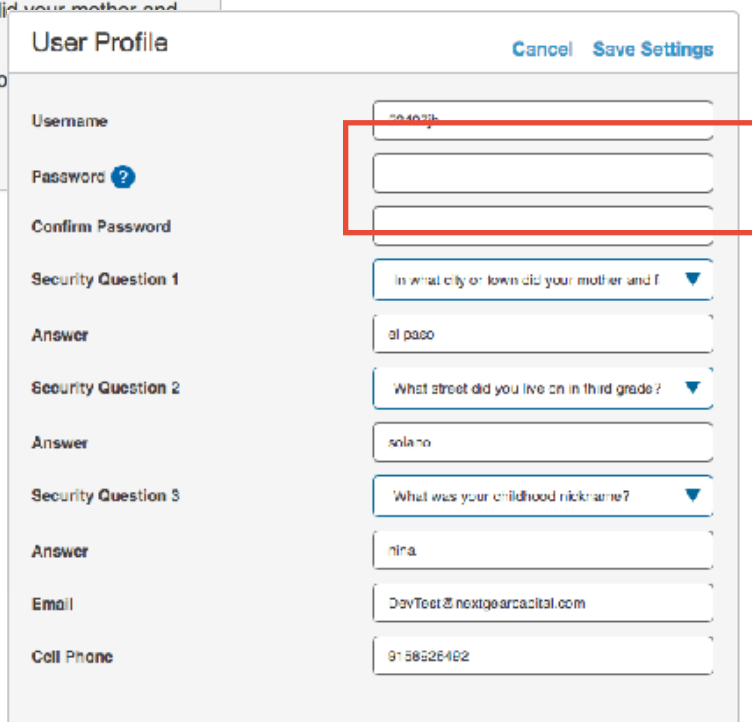
If the user successfully navigates to My Account > Profile Settings, editing the User Profile settings are all-or-nothing.



User Profile [Edit Settings](#)

Username	115550jr
Password	*****
Security Question 1	What street did you live on in third grade?
Security Question 2	What school did you attend for sixth grade?
Security Question 3	In what city or town did your mother and father meet?
Email	terresa.stoll@coxauto
Cell Phone	(832) 221-4444

System displays a password on file.



User Profile [Cancel](#) [Save Settings](#)

Username	115550jr
Password ?	
Confirm Password	
Security Question 1	In what city or town did your mother and f ▼
Answer	el paso
Security Question 2	What street did you live on in third grade? ▼
Answer	solano
Security Question 3	What was your childhood nickname? ▼
Answer	nina
Email	DevTest@nextgearcapital.com
Cell Phone	9158526482

Looks like a prompt to enter your password, not to change it.

Problems

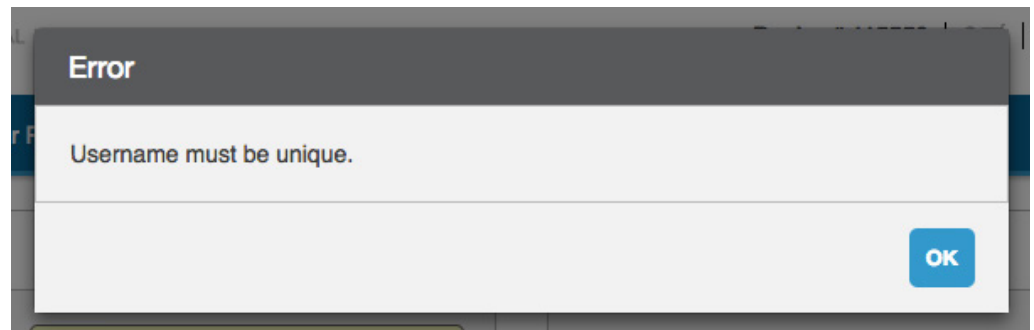
- If you are using the system generated password, it displays as empty in the edit screen...if you successfully change it, it will display as masked.
- The blank form looks like you must enter your password... and the labels do nothing to alert the user this is updating the password.

Validation and Error Handling

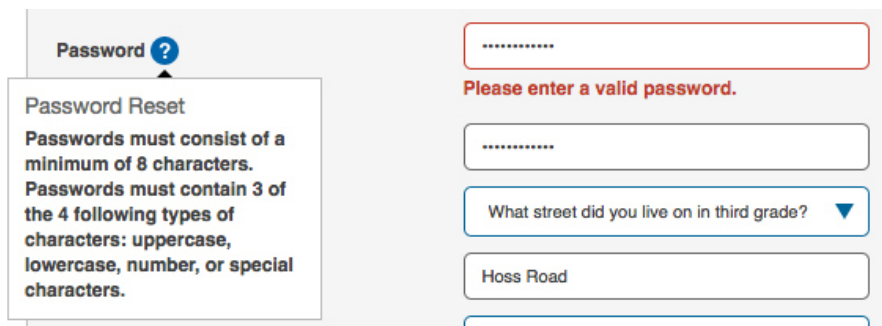
Selecting a new username and password offer little to no assistance. I submitted the form using a duplicate Username and invalid password.



The 'User Profile' form is located at the top of the page. It has a title 'User Profile' on the left and two buttons, 'Cancel' and 'Save Settings', on the right. Below the title, there are three input fields: 'Username', 'Password', and 'Confirm Password'. The 'Password' field has a blue question mark icon next to it.



Don't make users guess... display if the username is valid or already taken.



The 'Password Reset' form is located below the 'User Profile' form. It has a title 'Password Reset' and a blue question mark icon next to it. Below the title, there is a text box with the following text: 'Passwords must consist of a minimum of 8 characters. Passwords must contain 3 of the 4 following types of characters: uppercase, lowercase, number, or special characters.' To the right of the text box, there are three input fields: a password field with a red border and a red error message 'Please enter a valid password.' below it, a second password field, and a dropdown menu with the text 'What street did you live on in third grade?' and a blue arrow icon. Below the dropdown menu, there is a text field with the text 'Hoss Road'.

Don't display rules behind a hover. Poor experience on mobile and not helpful in diagnosing the error(s)

Problems

- Users are forced to submit forms to find errors
- Helper text is hidden on hover...which is not helpful for mobile users
- Users don't have the option to view password

The error message is not correct. There is no “Forgot your username or password?” link... and it is not below. The phone numbers are listed below, and appeared highlighted... making it appear the preferred method to get this issue resolved.

The screenshot shows a login interface with the following elements:

- Username field:** Contains the text "@test|". To its right is a green link "I forgot".
- Remember Username:** A checkbox.
- Password field:** An empty field. To its right is a green link "I forgot".
- Error message:** "We're sorry, but you used a username or password that doesn't match our records." in red text.
- Help text:** "If you are experiencing an issue logging in, click 'Forgot your username or password?' below, or contact:" in red text.
- Contact numbers:** A table with three rows: "United States 1.888.969.", "Canada - Quebec 1.855.864.", and "Canada - National 1.877.864." This section is highlighted with a red box.
- Login button:** A green button with the text "Login".
- Footer link:** "Not Enrolled? Apply for credit with us." in green text.

Updates have been made to the UI but not the error messaging.

Problems

- Calling one of these three numbers looks like the preferred method to getting this error resolved. Especially since the error message give misinformation

Request to change password through "I Forgot"

The image shows a screenshot of an email and a password reset form. The email is from Customer Service and contains a success message and a password reset link. The form is titled "Create a New Password" and includes instructions on password requirements, input fields for password and confirm password, and a "Continue" button. A red box highlights a specific instruction in the email.

Success

Thank you, check your email for the requested account information.

OK

From: Customer Service [mailto:customerservice@ngc.com]
Sent: Tuesday, January 9, 2018 12:09 PM
To: E Dan (CAI - Carmel) <Dan.E@ngc.com>
Subject: Password Reset

This email was generated in response to a user password reset request.

Your new password is: **8e72e2e0**

You may change this password after logging in through the "User Settings" menu, followed by clicking "Change Password".

If you have not requested a password reset, and believe you have received this email in error, please contact support using the information below:

US Customer Service Center 1.888.969. - ngc.customerservice@ngc.com
Canada - Quebec Customer Service Center 1.855.864. - ngc.dealerservicesmontreal@ngc.com
Canada - National Customer Service Center 1.877.864. - ngc.dealerservicestoronto@ngc.com

Thank you for your business!

Create a New Password

Passwords must consist of a minimum of 8 characters. Passwords must contain 3 of the 4 following types of characters: uppercase, lowercase, number, or special character.

Password:

.....

Confirm Password:

.....

Please enter a valid password.

Continue **Cancel**

Valid email instructions are easily scanned over

Problems

- The instructions don't match the workflow
- Validate the password on the first field, so I don't have to type it in twice
- Give an option to see what I typed