BetterSwipe

Team Blue

John Cartwright, Cody Cochran, Albert Ayitey-Adjin, Christian Euell, Ben Paul, Rich Connor, Marcelo Vargas

Problem

Consumers have a significant potential in savings through the use of rewards credit cards, but choosing the right card is challenging.

Solution

BetterSwipe is an application that aids individuals seeking to maximize savings by analyzing their expenses and recommending rewards card choices.

Problem Characteristics

Hundreds of cards to choose from with various types of rewards (cash, points, miles, etc.).

Amount of rewards **depends on type of expense**.

True value of rewards can vary based on how they are redeemed.

Consumers' intended purchases **should fit within their established spending habits**.

Solution Characteristics

Build a spending profile from users' previous transactions.

Recommend rewards card options based on spending profile.

Take the detective work out of the users' hands.

Simplify the rewards card selection process.

**Continuously monitor & update** users' expenditure profile.

Innovative Features vs. Competition

Product Category	BetterSwipe	NerdWallet	Bankrate	Finder
Rate Cards	✗	✅	✅	✅
Search for "best" card of each type	✗	✅	✅	✅
Tailor cards based on credit score	✅	✅	✅	✅
Match cards based on user intention	✅	✅	✅	✗
Match cards based on spending profile	✅	✅	✅	✗
Card comparisons	✅	✅	✗	✗
Continuous monitoring for lifestyle changes	✅	✗	✗	✗
Reminders for reward use	✅	✗	✗	✗
Automatic bank statement input	✗	✗	✗	✗

RWP MFCD
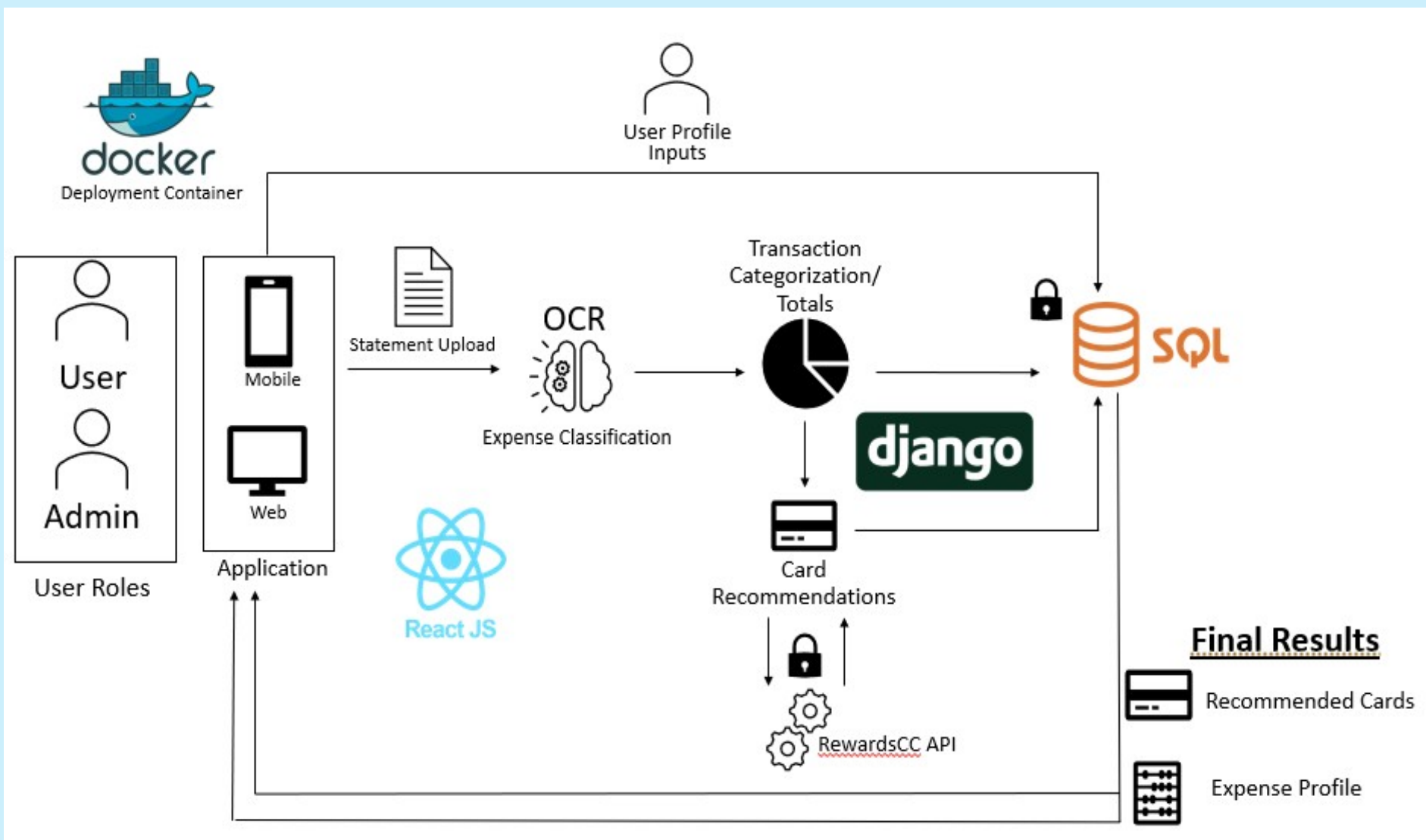
Prototype MFCD
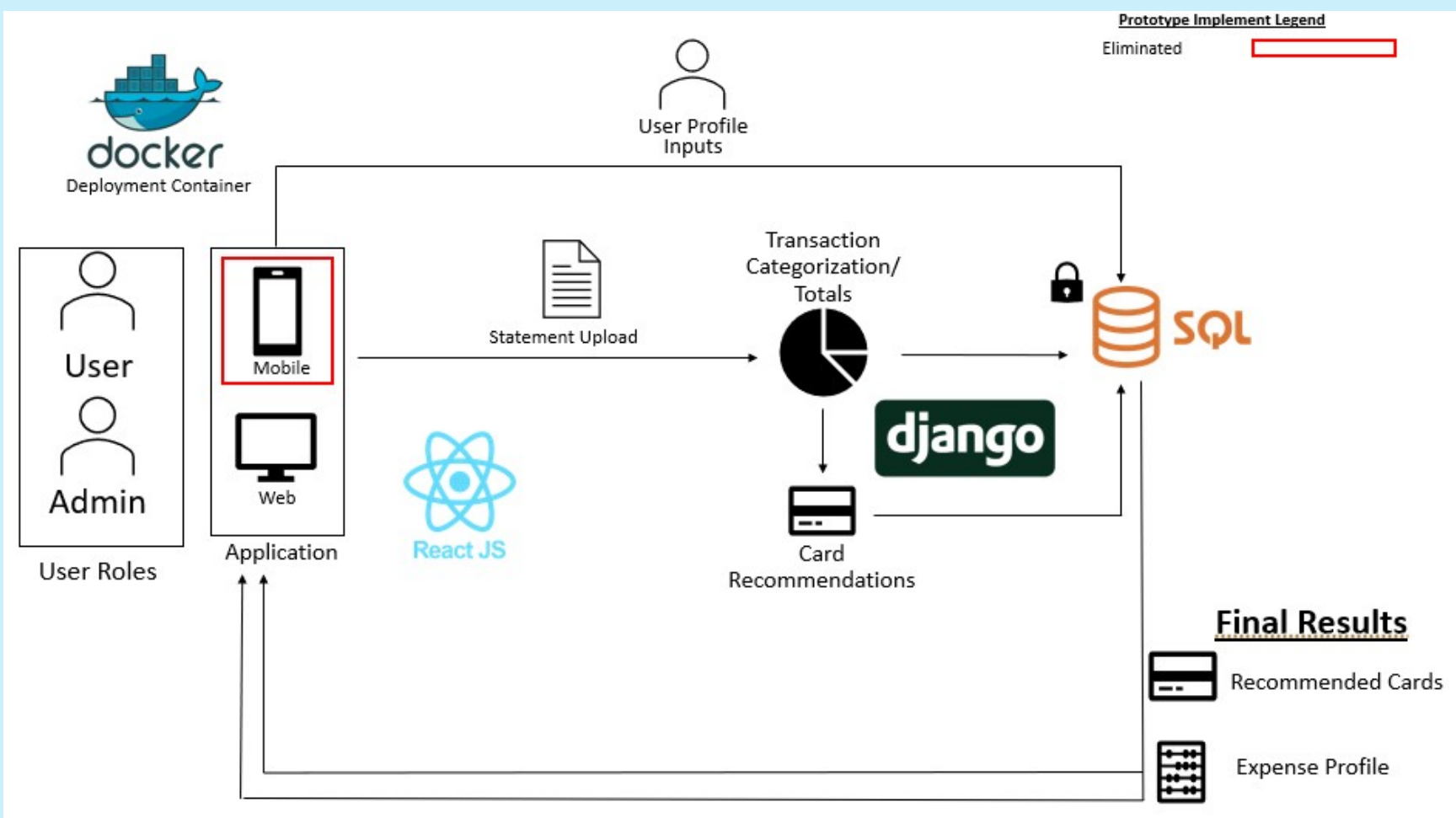
Prototype Features

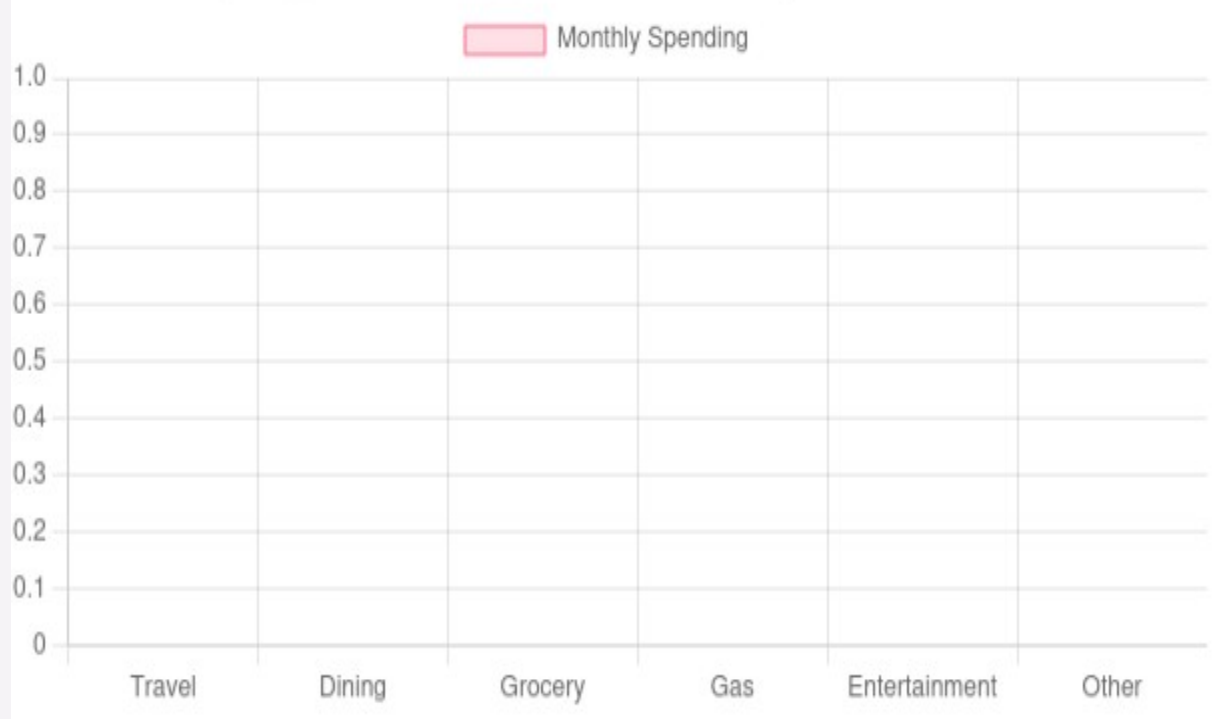| Functional Element	RWP	Prototype	Current Plan
General			
Web and Mobile Interfaces	Fully Implemented	Partially Implemented	Partially Implemented
Account Registration	Fully Implemented	Fully Implemented	Fully Implemented
Authentication	Fully Implemented	Fully Implemented	Fully Implemented
Profile CRUD	Fully Implemented	Fully Implemented	Fully Implemented
History of Reports	Fully Implemented	Fully Implemented	Partially Implemented
Security			
Data-at-Rest Encryption	Fully Implemented	Eliminated	Eliminated
Data-in-Transit Encryption	Fully Implemented	Eliminated	Eliminated
Statement Analysis			
Statement Upload	Fully Implemented	Fully Implemented	Fully Implemented
Expenditure Summary	Fully Implemented	Fully Implemented	Fully Implemented
OCR/ML Analysis	Fully Implemented	Eliminated	Eliminated
Rewards Card Features			
Card Recommendations	Fully Implemented	Fully Implemented	Fully Implemented
Card Comparisons	Fully Implemented	Fully Implemented	Fully Implemented
Rewards Card Details	Fully Implemented	Fully Implemented	Fully Implemented
Continuous Monitoring			
Savings Prediction	Fully Implemented	Partially Implemented	Partially Implemented
Future Purchase Recommendations	Fully Implemented	Partially Implemented	Partially Implemented

UI/UX Screens

Landing Page

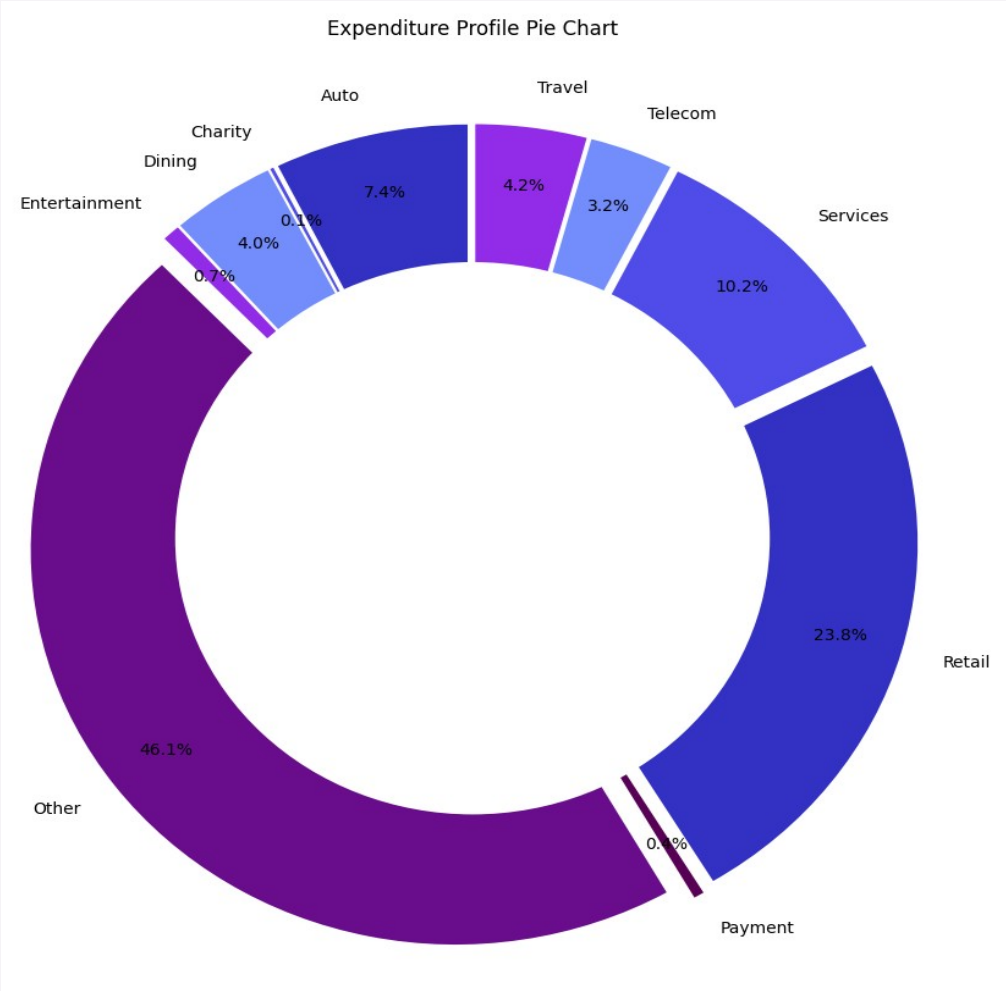Landing page for the BetterSwipe web application
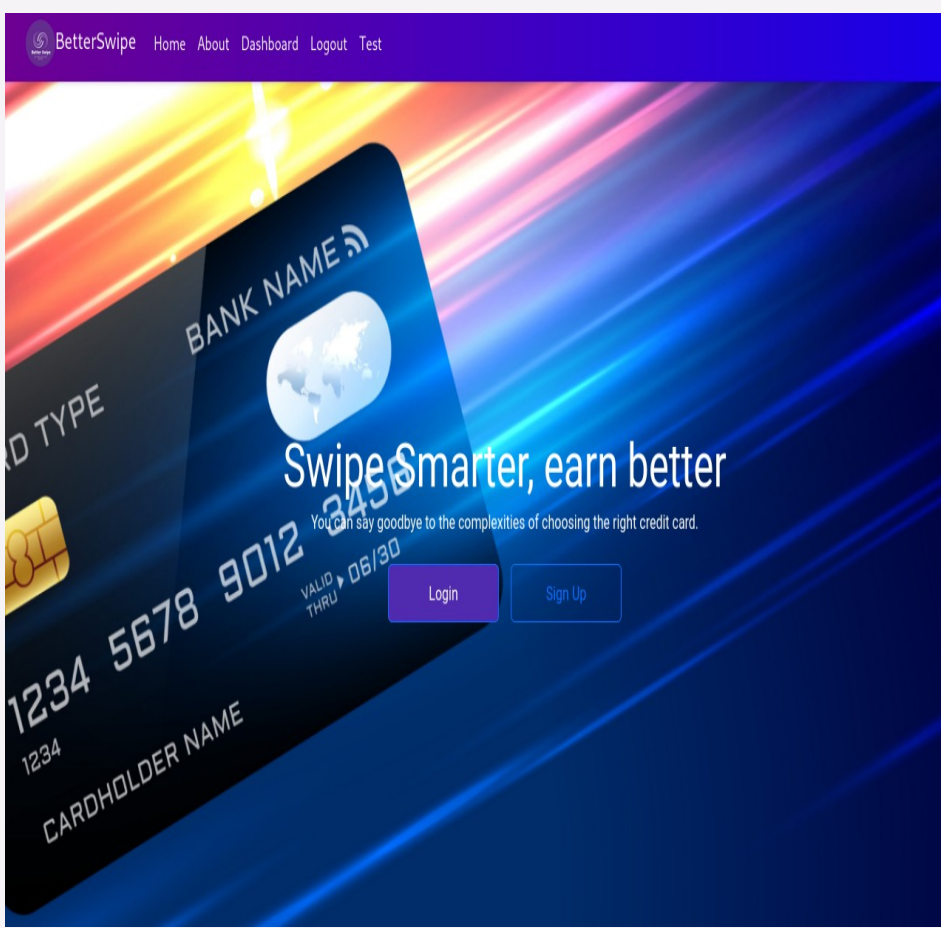
Dashboard

The BetterSwipe Dashboard is the first stop for users after registration and/or login. This is where a summary of their spending data is shown and from here, they can navigate to uploading statements or seeing a detailed history of past reports.

Registration

Users are able to Register for a BetterSwipe account on our Sign Up page by providing name, number, email and password.

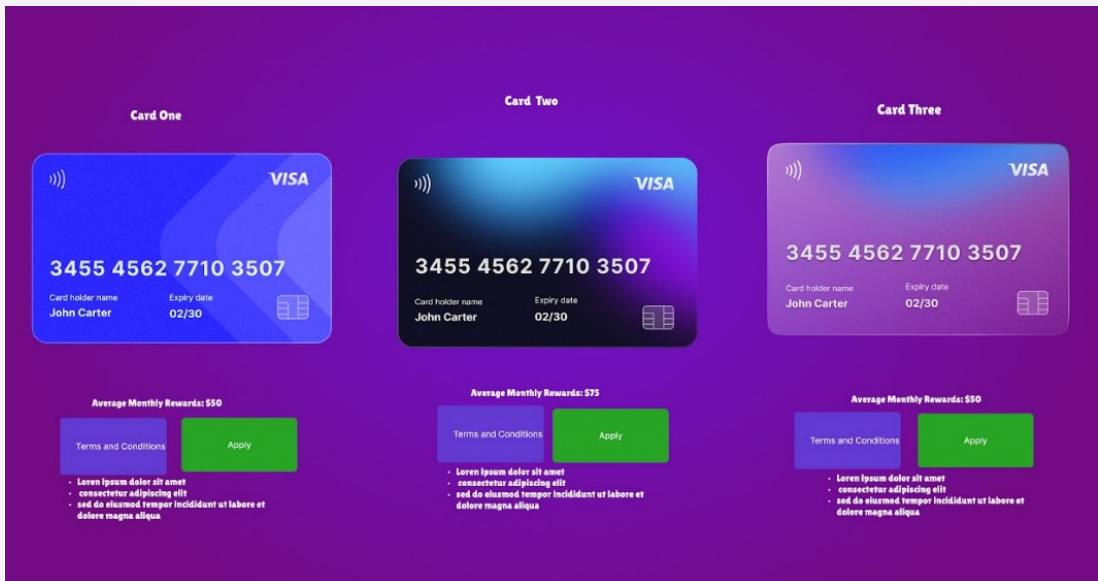### Login

Login page for BetterSwipe User Authentication

Expense Summary

Users are presented with a graphical representation of their expenses following statement upload and analysis. This gives the user a visual understanding of their spending habits, and in the background, this data is used to help determine the cards BetterSwipe will recommend to the user.

Card Recommendations

The Card Recommendations page shows a side-by-side list of several rewards cards, chosen based on BetterSwipe's analysis of the users' expenses via bank/card statements.

See Team Blue's full website:

https://cs.odu.edu/~411blue/index.html