

User Stories and Characteristics

This section outlines the intended user types and presents comprehensive user stories with acceptance criteria, mapped directly to the system’s functional requirements. All users must be authenticated to access features.

User Types and Characteristics

User Type	Description
Registered User	Authenticated users with access to all features including tracking, visualization, education, and community.
Gamification-Oriented User	Users who are motivated by points, badges, and dynamic AR-based financial visualizations.
Financial Learner	Users who engage with the educational modules and AI assistant to enhance their financial literacy.
Social User	Users who participate in community activities, invite friends, and engage in financial competitions.

User Stories and Acceptance Criteria

This section includes user stories categorized by functionality, with associated acceptance criteria.

User Management

1. As a new user, I want to register using my email, full name, phone number, and username so that I can access the platform.
 - a. Acceptance Criteria:
 - i. Given I am on the registration page, when I enter valid details, then my account should be created.
2. As a user, I want to log in securely using my username and password so that I can access my account.
 - a. Acceptance Criteria:
 - i. Given I have an account, when I enter correct credentials, then I should be granted access.
3. As a user, I want to recover my password via email so that I can regain access to my account.
 - a. Acceptance Criteria:
 - i. Given I click 'forgot password', when I submit my email, then I should receive a recovery link.
4. As a user, I want to enable 2FA so that my account has an extra layer of security.
 - a. Acceptance Criteria:
 - i. Given I have enabled 2FA, when I log in, then I should be prompted for a code sent to my email.
5. As a user, I want to add personal information so that AI responses are tailored to me.
 - a. Acceptance Criteria:
 - i. Given I access my profile, when I add financial info, then AI should use this for suggestions.

Financial Asset Visualization (AR)

1. As a user, I want to view my financial data as virtual assets in AR so that I can understand my finances visually.
 - a. Acceptance Criteria:
 - i. Given I launch AR view, when financial data is loaded, then I should see it as virtual assets.
2. As a user, I want my AR assets to update in real-time so that changes reflect immediately.
 - a. Acceptance Criteria:
 - i. Given I input a new transaction, when the AR view is active, then the visual should update instantly.
3. As a user, I want to compare 3D and AR views so that I can understand financial data from multiple perspectives.
 - a. Acceptance Criteria:
 - i. Given I switch views, when I toggle from 3D to AR, then the same data should be shown in both.

Expense and Income Tracking

1. As a user, I want the system to auto-classify transactions from my bank statements so that I don't have to do it manually.
 - a. Acceptance Criteria:
 - i. Given I upload a PDF, when the AI processes it, then my expenses are categorized automatically.
2. As a user, I want to manually input and categorize transactions so I can track them independently.
 - a. Acceptance Criteria:
 - i. Given I open the form, when I input data, then it should be saved and categorized.
3. As a user, I want to edit or delete transactions so that I can maintain accurate records.
 - a. Acceptance Criteria:
 - i. Given I view a transaction, when I click edit/delete, then changes should reflect in my records.
4. As a user, I want the system to remind me to log transactions so I stay consistent.
 - a. Acceptance Criteria:
 - i. Given reminders are enabled, when a day passes without logging, then I receive a notification.
5. As a user, I want to define my own categories so that I can organize finances in my way.
 - a. Acceptance Criteria:
 - i. Given I access category settings, when I create a new one, then it appears in my options.
6. As a user, I want to track recurring transactions like debit orders so that I don't miss them.
 - a. Acceptance Criteria:
 - i. Given a recurring item exists, when the date hits, then it should be added to my records.
7. As a user, I want to create manual accounts so I can simulate offline assets.
 - a. Acceptance Criteria:
 - i. Given I open account creation, when I input data, then it appears in my list of accounts.
8. As a user, I want a dashboard to visualize my finances so I can understand trends and breakdowns.
 - a. Acceptance Criteria:
 - i. Given I access the dashboard, when I have data logged, then graphs and summaries are shown.
9. As a user, I want my spending to be analyzed and scored so I can improve my financial behavior.
 - a. Acceptance Criteria:
 - i. Given I log new expenses, when AI runs analysis, then a score is shown in my dashboard.
10. As a user, I want to search for transactions using keywords or prompts so I can find them quickly.
 - a. Acceptance Criteria:

- i. Given I enter a search query, when results match, then they are displayed.

Educational Modules

1. As a user, I want to open educational modules so I can improve financial literacy.
 - a. Acceptance Criteria:
 - i. Given I am on the education dashboard, when I click a module, then it opens with its content.
2. As a user, I want to get AI-based financial advice so I can learn from intelligent feedback.
 - a. Acceptance Criteria:
 - i. Given I type a question, when I click submit, then I get a personalized answer.
3. As a user, I want to earn rewards for completing learning so I stay motivated.
 - a. Acceptance Criteria:
 - i. Given I complete a module and pass the quiz, then I earn points and feedback.

Goal Management

1. As a user, I want to create savings goals so I can track toward big purchases.
 - a. Acceptance Criteria:
 - i. Given I fill out the goal form, when I click save, then the goal is tracked.
2. As a user, I want to see visual progress toward my goals so I stay motivated.
 - a. Acceptance Criteria:
 - i. Given I log progress, when I view the goal, then a visual bar updates accordingly.
3. As a user, I want notifications for approaching or completed goals so I don't miss them.
 - a. Acceptance Criteria:
 - i. Given progress is 90% or 100%, when I open the app, then a message or popup appears.
4. As a user, I want AI to suggest savings tips so I can reach goals faster.
 - a. Acceptance Criteria:
 - i. Given AI sees overspending, when it runs analysis, then it provides recommendations.
5. As a user, I want to invite friends to shared goals so we can save together.
 - a. Acceptance Criteria:
 - i. Given I click 'Invite to Goal', when my friends accept, then our progress is pooled.
6. As a user, I want to earn tier points for achieving goals so I can unlock AR rewards.
 - a. Acceptance Criteria:
 - i. Given I hit a target, when the goal completes, then points are added to my score.
7. As a user, I want to lose points for withdrawing funds so I stay accountable.
 - a. Acceptance Criteria:

- i. Given I remove funds, when I confirm, then my AR score is penalized.

Community Interaction

1. As a user, I want to find and add friends by username so I can build my network.
 - a. Acceptance Criteria:
 - i. Given I search a username, when results show, then I can send an invite.
2. As a user, I want to compare my financial data with friends so I can learn and grow.
 - a. Acceptance Criteria:
 - i. Given I select a friend, when I click 'Compare', then a side-by-side chart is shown.
3. As a user, I want to join savings challenges so I stay consistent through competition.
 - a. Acceptance Criteria:
 - i. Given I start or join a challenge, when I make progress, then it reflects in real-time.
4. As a user, I want to share achievements so I can celebrate progress.
 - a. Acceptance Criteria:
 - i. Given I complete a milestone, when I click 'Share', then a visual badge is generated.
5. As a user, I want to see a leaderboard so I can track how I rank among peers.
 - a. Acceptance Criteria:
 - i. Given I open the leaderboard, when it's loaded, then I see my score and friends' scores.
6. As a user, I want my friends to get notified when I achieve goals so I get recognition.
 - a. Acceptance Criteria:
 - i. Given I complete a milestone, when it's logged, then friends are notified.

Personalization

1. As a user, I want to personalize my AR world so it reflects my preferences.
 - a. Acceptance Criteria:
 - i. Given I have enough points, when I buy a skin, then it is applied to my AR interface.
2. As a user, I want to set notification and AI preferences so the system adapts to my needs.
 - a. Acceptance Criteria:
 - i. Given I access settings, when I change preferences, then they are saved and used.