

User Interface

Payment

Users

What this app aims to accomplish

Take a picture of bill and the app will sort it out

Restaurants are loud, app should work without having to talk a lot

Link directly to users bank accounts

Option to split check evenly or specifically to how much you spent

Server and restaurant have nothing to do with splitting the bill

Server is less stressed in an already stressful work environment

Should be simple and easy to use

Could also help you find a restaurant or make a reservation for you

One person pays with their card, everybody elses money is transferred to their bank account

Mostly large groups of people will use this

Users dont have to individually venmo one person. This is especially helpful for large groups

Works sort of like a groupchat?

Shows up on bank statement as the app name and name of the restaurant to help avoid confusion

Younger people will be more likely to use this app

More likely for the person paying to receive the correct amount of money than it would be if everybody directly payed one person

Each person "claims" their meal until every bill item has been claimed

Tip is split evenly between everybody

What if all but one person has the app?

User Interface

Very simple instructions to come to a come conclusion

Easy navigation system to get around the app

Add different mini-games to choose how the bill is split

Detailed art to show character

Payment System

Different apps could be implemented like cashapp, venmo, paypal, apple pay, etc...

Use the different payment apps to connect to the app to allow money to be transferred

Add a physical card to the app

Userbase

People that tend to go eat with a larger group of friends or family. The usual age would be around 18-30ish range

Using interesting marketing skills to catch the eye of the user

Using very energetic colors to show more appeal. For example, red, green, orange, blue

Have adds shown on facebook, twitter, and instagram to connect to a more broad spectrum of people.

Integration with Businesses

Email different companies asking for sponsorship

The main businesses would be restaurants that are worldwide

The businesses would gain adds in the app to give them more attention

Personalized mini-games for different businesses. For example, eating at Chili's could involve a mini-game using peppers

Uniqueness

Provide a tracking system to keep up with who paid what and when

Add different services to the app that would help the customer

Give different methods of splitting the bill

**Anton**

## User Interface

**modern  
clean  
design**

**step-by-step  
method to  
complete a  
payment**

**have different  
ways to split  
up a bill based  
on different  
factors**

**pool money  
and use as a  
singular  
payment**

## Security

**Two-factor  
authentication  
(faceID/touchID)**

**bank linked  
directly from a  
banking  
institution**

**require a  
set pin to  
use the  
card**

**offer top-level  
financial  
encryption**

**Insurance  
for  
payments**

## Differentiating from Competition

**Incentives for  
using the  
service ( free  
\$5 when using  
for the first  
time)**

**cater to the newer  
generations by  
including ways to  
use modern  
communication**

**offer a way to pay  
with a singular card  
from pooled money  
from different  
people**

**add a  
merchant  
discount  
reward for  
continued use  
of the service**

## Payment Styles

**transfer the  
balance for  
free or for a  
small fee for  
faster transfer**

**Ability to hold  
a balance with  
in app**

**pay  
upfront or  
put it on  
credit**

**request funds  
from the user  
in the pool**

**reoccurring uring bill  
payment such as  
rent could be  
scheduled and split  
between a group**



Target Audience

Users are likely to be younger, primarily targeting 18-34 year old audiences.

How will this best be advertised to appeal to a younger audience? Likely web ads.

App should be simple and quick to set up for our target audience.

The United States market is the target. This will not yet be internationally available.

Payment System

What is going to be payment path we go with?

Option 1: CashApp Style - User's bank account or card is connected to a virtual cash card.

Users will have to be able to connect their accounts together in order to split a check.

Users could be sent a physical debit card linked to their account on the app.

If a physical card is used, who will issue the cards? What financial services company will the card be from? (MasterCard, Visa, etc.)

User Interface

How do we make the GUI user friendly?

Will the mobile app be more Android or iOS focused?

User must have an account to use the app.

Business Outreach

Possible implementation of coupons or deals with business for the user if they make purchases at certain businesses.

We'll have to reach out to businesses to see if they are interested in doing offers for the user, similar to Grubhub

Local businesses would likely be willing to join in.

What are businesses users may frequently use this app? They should be targeted for promotions.

Unique Appeal

What makes this app more appealing and convenient than just splitting a check normally?

Simple, fast system that allows business to only require a single debit card.

Solves a common problem that many people have accepted as a norm when going on with friends.

Helps streamline the user experience.