claimed

User What this app **Payment Users** aims to Interface accomplish Server and Option to split Server is less Restaurants restaurant Take a picture Link directly stressed in an check evenly are loud, app to users bank of bill and the have nothing or specifically already should work to do with app will sort it to how much stressful work accounts without splitting the you spent environment out having to talk bill a lot Should be Users dont have to One person pays Could also individually venmo with their card, Mostly large simple help you find one person. This is everybody elses groups of especially helpful money is a restaurant or and easy for large groups people will transferred to their make a use this bank account to use reservation for you More likely for the Shows up on bank Younger person paying to statement as the Works sort of receive the correct people will be app name and name like a amount of money of the restaurant to more likely to than it would be if help avoid groupchat? everybody directly use this app confusion payed one person Tip is split Each person "claims" their evenly What if all but meal until one person between every bill item has the app? has been everbody

User Interface

Payment System

Userbase

Integration with **Businesses**

Uniqueness

Very simple instructions to come to a come conclusion

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

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

Email different companies asking for sponsorship

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

Easy navigation system to get around the app

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

Using interesting marketing skills to catch the eye of the user

The main businesses would be restaurants that are worldwide

Add different services to the app that would help the customer

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

Add a physical card to the app

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

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

Personalized

mini-games for

at Chili's could

using peppers

different businesses.

For example, eating

involve a mini-game

Detailed art to show character

facebook, twitter, and instagram to connect to a more broad spectrum of people.

Have adds shown on

Give different methods of splitting the bill

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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

request funds from the user in the pool

Ability to hold a balance with in app

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

pay upfront or put it on credit Yousef

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.