1. Please provide us with an example of a use case/scenario of the application
- We probably should look into user profiles (type of users that can benefit from this application), considering that the current market is not doing very good (high inflation etc)
- To create a new bank account, the UK people just need to provide their identifications such as: National Insurance, Passport and Driving License etc
- 16 digits card number for login to their internet banking/membership number for the bank

2. How often would you like to update on our progress?
- He wants us to update once or twice a week, if there is anything urgent/never reply email then we will just notify him via phone number
- He said that he is okay with us giving him an update daily
- He said that he would want to meet us once before the actual presentation of the project

3. What is the expected product out of these 2-3 weeks
- He is not sure, will need to clarify with Jonathan and get back to us. He said that Figma prototypes are great

4. Is there any previous projects/work done that we are able to use as reference while working on the project?
- We probably need to look into the different rules and regulations for each of these accounts, then we will be able to classify the user's requirements based around this as well

5. Is there any issues that users encounter while trying to maximise their savings
- We won't ask that

6. How do customers currently decide whether to transfer funds between different accounts or not? What factors influence their decision-making process?
- SWIFT/ISO messaging - which is what the banks use to communicate with each other

7. Are there specific types of bank accounts that users commonly find challenging to work with when it comes to bank transfers?

8. How do users currently track and compare interest rates across multiple bank accounts for informed decision-making?
- We can look at other applications from the other merchants. It is also possible to look at the https://www.moneysupermarket.com/savings/goals/?goal=SAV_EASYACCESS
- We can also look into reviews of other savings accounts (trustpilot)
- Different banks with different account types

9. In your opinion, what aspects of the user interface could be improved to make the process of transferring funds between accounts more streamlined and user-friendly?
- Should be user-friendly, something to set up preferences for users to customise
- It is up to us to choose between web or mobile application
- Once you uploaded the documents required to create a new bank account, subsequently it should be stored on the application where user is not required to reupload the documents
- We can probably look into the things that we need to prompt the users to fill up before we start recommending bank accounts to them

10. Is it feasible, in the context of Barclays, that once you get hold of the membership number, you are able to get information such as their bank balance and the accounts that they hold

- We can have the users connect to the different bank accounts that they own to bring in the information we need to recommend them
- Maybe a side-by-side comparison between account types, where there it will compare each other on a set of metrics (cross and tick)

11. Define what is a "smooth experience" for users. Are you able to paint a scenario?
- Think about the profiles of the users, people are struggling to save money - so we will just need to recommend based on their requirements. Easy access

12. Can you paint us a scenario of someone who logs into the bank account
We can redirect them to the bank account for them to login, so we will not be required to store anything.

13. What type of metrics that users use to define what is a better savings account (Minimum balance, monthly withdrawal limit, subscription fee etc)
- Make money back from mortgage bills? Figure out more
- When you create bank accounts in the UK, they are still receiving information via mail
- We are looking at cross-platform (web and mobile)
- Popup when there is a new account type that is suitable for you (they are given the opportunity to decline it)
- Email/Text message/Mobile notification/Web notification
- User can be given the opportunity to set how often they want to be notified of new accounts
- UK people technically use most of the messaging platforms
- It should not cost too much for deployment, more particularly on hosting (budget sensitive), we don't really need to make it work, just need to show how it looks like (the user flow)
- Drag and drop?
- But we must show them a screen of all bank accounts

User homepage to sign up/login

Most important thing is he wants us to make the UI looks sleek, and different from existing applications

Reviews is good to have, but he wants us to focus on the side-by-side comparison designing

Discussion with Prof Jonathan
Possible pain points
Doing the admin to create a new bank account (How can we make it easier for them)
Transferring from bank account to bank account
Finding the best interest rate

Existing solution for the user to connect to their bank accounts
Need to exit the application to enter another application to access the bank account

How can we obtain the spending habits from the user without them telling us? because sometimes they don't know themselves

Possible to ask the users to upload their past 3 months of bank statements, then we can use OCR to detect and analyse their spending habits/how much they spend

Can we do a user survey for students? Then we can narrow it down the application for students