

Team MaCeVi

Members: Maldonado, Cerbo, Villa

Overview:

In today's fast-paced digital world, convenience and efficiency are essential, particularly when it comes to personal finance management. The new banking mobile application promises to change the way people engage with their financial data by providing a streamlined, user-friendly platform for tracking and managing transactions. This revolutionary app includes a complete transaction history function that allows users to review previous transactions with details such as the bank, transaction amount, and date. This feature ensures that users can retain an accurate record of their financial transactions, allowing them to budget more successfully and avoid financial problems.

The program interacts with popular e-wallet providers such as PayMaya and GCash, making it easier to manage different financial accounts. By providing seamless connection, customers may easily move funds between their bank accounts and e-wallets, making ordinary transactions easier and more convenient. This feature is especially useful for customers who frequently use digital wallets for a variety of transactions, including online shopping and bill payments. The connection streamlines financial administration into a single user-friendly platform, removing the need to hop between apps and interfaces.

Solving the Problem:

The key issue that this banking mobile application attempts to address is the fragmentation and complexity of managing many financial accounts and transactions. Many customers struggle to keep track of their financial transactions across many banks and e-wallets such as PayMaya and GCash, resulting in inefficiencies and potential errors in budgeting and financial planning. The app addresses these pain points by providing a centralized platform that consolidates transaction histories, integrates with multiple financial services, and ensures top-tier security, resulting in a streamlined, user-friendly solution that improves financial oversight and simplifies personal finance management.

- **Application Name: MaCeVi**
- **What is it?**
 - It will tackle the challenge of developing a Finance Management Mobile Application. Users will be asked to create a profile for their personal use. The main page of the application will contain the user's current balance alongside the banks they frequently use. Their card information will also be used. The use of Cash-in/Cash-out methods such as Gcash and Paymaya will also be implemented. They will also be supplied with a history of their transactions, containing date, amount, bank used, and location of transaction.

- **Features:**

- Paymaya and Gcash Implementation
- Credit Card storage
- User Friendly Interface
- User Account System
- Safety Verification
- Transaction History
- Transaction Location
- Transaction Date
- Designated Bank

Application Questions:

- **Who are the potential users?**

- People who frequently conduct transactions using multiple digital wallets and bank accounts are among the potential users of MaCeVi. This group includes older folks looking for a more organized approach to manage their finances as well as tech-savvy millennials who primarily rely on digital financial solutions to manage their daily expenses. Users who value the convenience of combining multiple financial tools into one platform and who prefer a consolidated view of their financial activities will find the app particularly appealing.

- **What tasks do they seek to perform?**

- MaCeVi aim to complete a range of tasks in order to simplify their financial management. Users would be able to easily move money between their bank accounts and digital wallets like GCash and PayMaya, store and use numerous credit cards securely, and view and manage their current account balances across multiple banks. They also want to be able to monitor their spending patterns and make educated budgetary decisions by reviewing comprehensive transaction histories in a unified, user-friendly application.

- **What functionality should any system provide to these users?**

- Several crucial features must be offered by the system in order to meet these demands. These consist of safe profile creation and management, real-time balance updates, integration with multiple banks and digital wallets, and an extensive transaction history feature with search and filter capabilities. Additionally, the system needs to provide safe storage for credit card data and guarantee that all users, regardless of technical skill level, can easily navigate and understand the interface.

- **What constraints will be placed on your eventual design?**

- MaCeVi design requires addressing a number of limitations. It is critical to guarantee user data security and to adhere to financial regulations and standards. Despite the difficulties involved in integrating various financial services, the interface must continue to be user-friendly. A seamless user experience depends on seamless integration with various digital wallets and financial institutions. The app also needs to be scalable in order to accommodate an expanding user base and the gradual addition of new features.
- **What criteria should be used to judge if your design is a success or not?**
 - MaCeVi's success can be assessed using a number of factors. Positive reviews and user satisfaction are important metrics that show how well the app satisfies users' needs. High rates of adoption and retention imply that the app is retaining users over time in addition to drawing in new ones. Retaining user trust requires a low rate of data leaks and security breaches. Furthermore, attaining a high degree of usability and user engagement, as well as a seamless and smooth integration with banks and digital wallets, are crucial indicators of the application's overall success.
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Approach:

