



Your personalized bookkeeper





Challenge

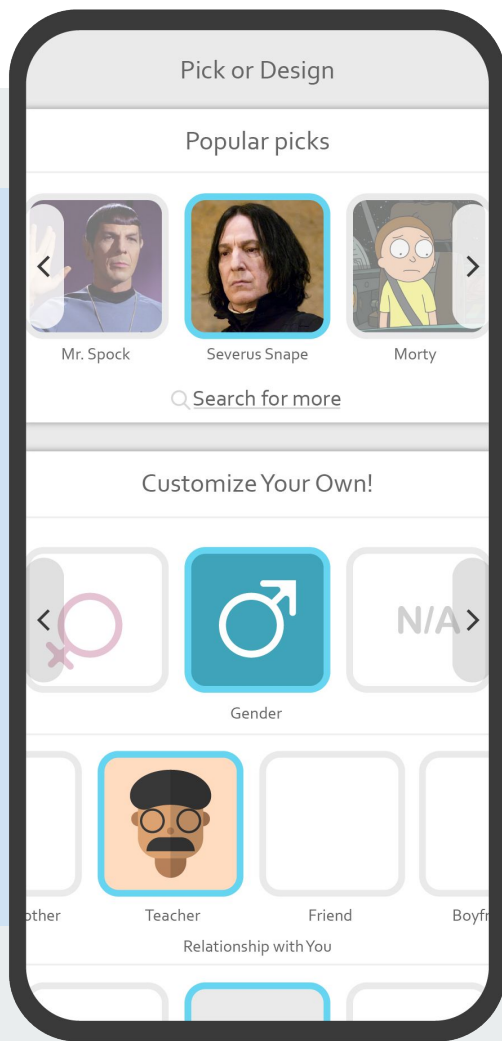
Barclays wants to develop a new digital experience that makes banking easier and helps users improve their mental wellbeing.

Insight

People feel safe talking about money issues with those they love and trust, and words from intimate people are most persuasive.

Solution

Employing AI technology, Barclays App allows users to **customize their own chatbot to communicate about their money management and beyond in an approachable manner**. The chatbot focuses on easing users' anxiety via intimacy and warm personalities.

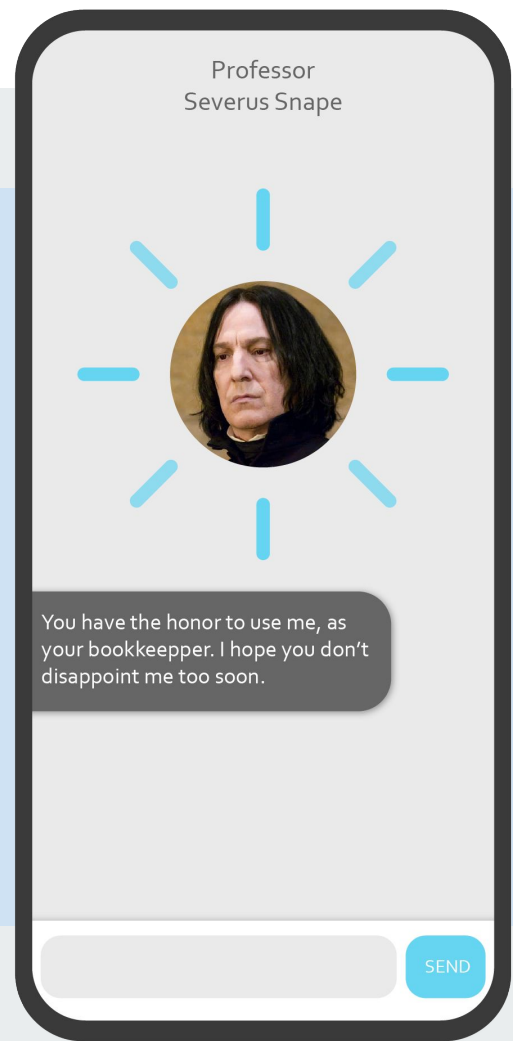


Customization

The chatbot could be a celebrity, a character from a book, movie, etc. Once decided, it communicates in the tone and voice of the character.

Users could also design their character from scratch, customizing gender, age, relationship, etc.

Major services include casual chatting, daily greeting, credit card reminder, etc.





Professor
Severus Snape

Taco, 6 dollars

Well, it looks like our dear lady finally learned how to fill her belly without spending all her money.

This deserves a reward.



SEND



Professor
Severus Snape

Sunday, 22:10 P.M.

More wine, 44 dollars

Miss Li, you have spent more than \$ 200 on wine this month. I don't think this will benefit your health or your wallet.

April 02	Wine	\$14
April 05	Wine	\$55
April 09	Wine	\$82.5
April 16	Wine	\$6
April 18	Wine	\$44

SEND

Be there for users...

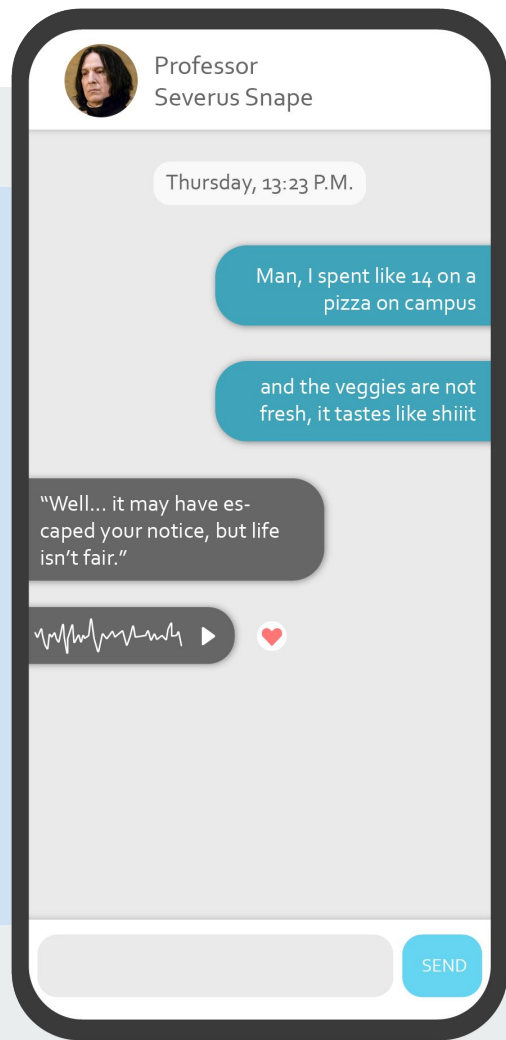
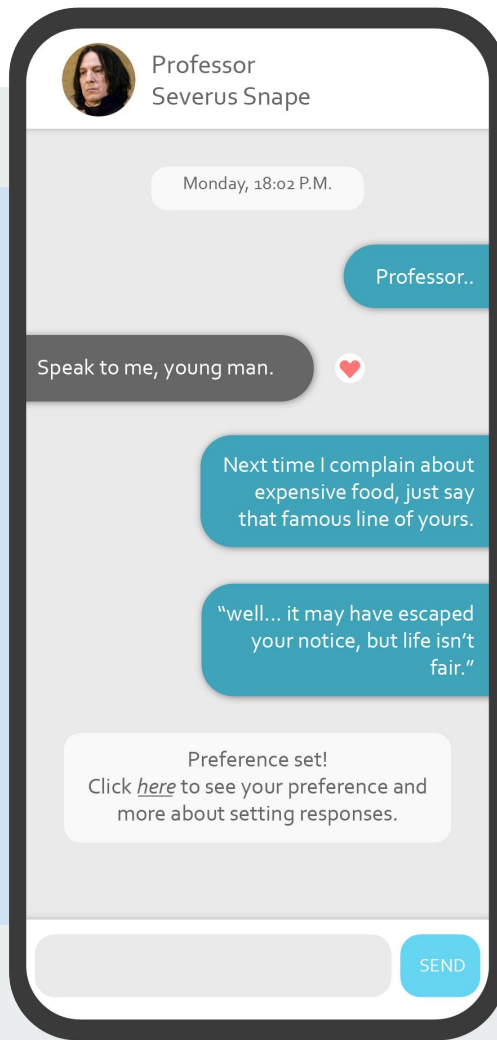
Users can send categories of spending or saving to the personal “bookkeeper,” who will respond accordingly.

When there is an overspend, the chatbot will remind users, in a humanized way, to do the right thing.

Machine Learning

Users can like or dislike responses to help improve future interactions.

Voice messages, emojis, or even memes will be generated through machine learning.



And, Surprise users...

The chatbot also gives surprise calls or text messages according to users' financial performance. For example:

For an overspend on wine:

"You insufferable drunkard! Five more points from Gryffindor!"

For a good balance:

"Truly magic!"

In a bad financial situation:

"Child, you have my back, always."



Professor
Severus Snape
calling

