## **Multi-Factor Authentication**

**Goal**: Improve the implementation of multi-factor authentication for users.

**Question**: Why don't we add multi-factor authentication as an option for users? **Metric**:

Percentage of users who have enabled multi-factor authentication.

**Question**: Why is it out of our scope?

Metric:

 Number of other development tasks that have higher priority than implementing multi-factor authentication.

Question: Why don't we have the time or resources to add it?

Metric:

 Number of hours of development time required to implement multi-factor authentication compared to available resources.

**Question**: Why do we have limited time and knowledge? **Metric**:

 Number of training hours provided to the development team on implementing multi-factor authentication.

## More Unique Features

**Goal**: Improve the effectiveness of brainstorming sessions to generate ideas for new features.

**Question**: What are the current methods used for brainstorming potential features? **Metric**:

• Number of methods currently used for brainstorming potential features.

**Question**: Why did the feature of sharing budget with another user not come up during brainstorming sessions?

### Metric:

 Number of features generated during brainstorming sessions, including the feature of sharing budget with another user.

**Question**: What can be done to improve the effectiveness of brainstorming sessions? **Metric**:

• Percentage increase in the number of features generated during brainstorming sessions after implementing new techniques.

How can we measure the success of the improved brainstorming sessions? Metric:

 Participant feedback on the effectiveness of the improved brainstorming sessions, measured through surveys or interviews.

### Joint Accounts

**Goal:** To improve the database implementation for the account system to enable the option for Joint Accounts.

# Why do we want to implement Joint Accounts option? Metrics:

- Number of customer requests for Joint Accounts option.
- Number of customer complaints about the lack of Joint Accounts option.
- Percentage of customers who abandon the company due to the lack of Joint Accounts option.

## Why don't we have the resources for a sophisticated database implementation? Metrics:

- Time and cost estimates for developing a more sophisticated database system.
- Budget for the database system development and implementation project.

### e-Wallet Feature

**Goal**: To identify the knowledge gap and develop the necessary skills to implement the e-wallet feature.

**Question**: What is the reason for not adding the ability to add cards to users e-wallet? **Metric**:

Number of user requests for e-wallet feature

Question: Why is the feature out of scope for the class?

### Metric:

Percentage of class resources allocated to implementing e-wallet feature

**Question**: Why is it not feasible to add the feature within the time constraint? **Metric**:

- Time required to implement the e-wallet feature
- Percentage of development milestones achieved on time

**Question**: What knowledge is required to implement the e-wallet feature? **Metric**:

 Number of team members with required knowledge to implement the e-wallet feature

## Recurring Payments

Goal: Enable customers to schedule recurring payments easily and securely.

Question: How frequently do customers need to schedule recurring payments? Most payments that would be recurring, such as bills, need to be scheduled for once a month. It is possible some people would want to set up payments the recur more or less frequently, but it will probably be pretty rare.

### Metric:

- Frequency of recurring payment scheduling requests per week or month
- When in the week or month are these payments most common

# Question: What types of payments are customers most likely to schedule as recurring?

Likely rent, car payments, hydro, and other bills, as well as subscriptions such as spotify.

### Metric:

 Percentage breakdown of what these payments are likely for (eg rent, hydro, spotify, ect)

# Question: What are some problems that users often have with recurring payments?

One potential problem is a user forgetting that they set up a recurring payment, and continuing to pay for a service they no longer use. Another potential problem is not knowing how to set up recurring payments.

### Metric:

- How many users are manually sending the same payment every month
- What is the average number of recurring payments each customer has
- Average time to set up a recurring payment

# Question: How can the new recurring payments feature be integrated into the existing user interface?

We could have a dedicated panel for recurring payments. This way, the users will know where to go to find them, and they will be much less likely to forget that they are paying for a service that they are no longer using.

- How many more recurring payments are canceled when a panel for recurring payments is implemented?
- Customer satisfaction with new recurring payments interface