

COINCRADLE



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MANAGING FINANCES WITH

PERSONALISED FINANCIAL WELLNESS PLATFORM



01. Analysis of transaction history

- Transaction history visualised to show trends
- App - wise expenditure monitored
- Spendings are automatically divided into different categories like - Food, Entertainment etc. to give detailed insights and financial advice





02. Customer Requirement Analysis

- Understanding the requirements of the customer and their financial activity
- Providing helpful insight and financial advice according to their goals
- **Ask customer** to choose and give their preferred - financial plan eg. 5 W's, ideal budget, areas to improve and more





03. Financial advice using ML algorithms

- Categorization of expenditure - Random Forest Classifier, NLP
- Upon gaining insight on user history and future goals, we use time series forecasting and regressions models - LSTM and Prophet - for future prediction
- Accordingly, financial advice to achieve required goal is given using AI





04. Investment and debt management

- Planning of future investments and tracking money usage in accordance to the investment plans.
- An alert system to track expenditure from time to time.
- Predictive analysis for long term financial planning.





05. User data privacy

- Through encryption, anonymization, and strict user consent policies.





06. Location tracking

- If enabled, allows users to get recommendations of options - food, entertainment, clothes etc. - that fit their budget and finance goals





07. AI-powered chatbot

- User can input the queries and requirements for AI-powered solutions
- Real - time financial query clarification





08. Banking APIs integration

- Enable live tracking of expenses for better finance management

