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# **The project profile of personal financial assistant(PFA)**

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## 一、 Project profile

### 1. Product description

Personal financial assistant can bind the bank card, credit card and other card products, no card payment, and linkage with the accounting function, with the consent of the user's consent, to record every expenditure and classification. At the same time, this software can also bind multiple financial products accounts, in a simple way to reflect the financial (balance of treasure, money Fu Tong and so on) the product yield, realizing fast flowing funds between accounts. It can according to a large amount of market data, and recommend the reasonable shopping plans for the user, avoid blind consumption.

## **2. Market and competition**

### **2.1 Product positioning**

Personal financial assistant for not understanding of financial products, a faster pace of life of young people, is a bright spot three platform linkage -- no card reflects the consumption data + investment advisory + personality finance consumer expectations, three platform data support to obtain consumer behavior characteristics, cultivate the habit of consumption, better data utility, close to the user habits.

### **2.2 Competitive advantage**

#### **2.2.1 No card shopping**

The traditional credit card payment over consumption of manpower and time, and the mobile phone as a payment terminal has the advantages of convenient and fast. Therefore, no card payment is represent the general trend. Personal financial assistant can integrate many kinds of payment, such as credit card, card, in supermarkets and other places more convenient payment. At the same time, password protection system also allows users to more at ease, the user can choose the number, pattern, answer questions and various protecting mode.

#### **2.2.2 Statistical data of consumption**

With the consent of the user's permission, the software will automatically records every expenditure, and automatic classification. Of course, there are

higher requirements for the user can also choose to manually record classification of privacy. The user can select the statistical consumption every week, every month or custom time generated after a period of time before the. In addition, the user can set the time of consumption credit, in going to remind the user amount before.

### **2.2.3 Personal financial planning**

Taking into account the type and quantity of financial products will greatly increase, the user may not put the egg in one basket, software can bind including Baidu 100 profitable, balance, NetEase treasure we Jinbao, ICBC now Campbell, safe surplus including a variety of financial products account, directly reflect the daily earnings, is convenient for the user make a judgment. At the same time, the powerful data support, the software will have to recommend products to users. The user can also conveniently take financial products is to transfer the money to other financial products or bank card.

### **2.2.4 Developing financial habits**

Compared to the past, the main participants in the investment management market became civilians. While financial beginners face two major problems, one is in the financial early without guide lead deceived, two from scratch is difficult to adhere to. Personal financial assistant by pushing financial information to help the user understand the basic concepts of financial management, and regularly remind users, develop good financial habits to the user, "you don't really get rid of financial, vicious spiral financial

ignore you".

### 2.3 Advantages compared with other software

Financial information	N/A	Yes	Yes	N/A	Yes	Yes
Financial products	Yu E Bao	Monetary Fund、Mixed Fund、Equity Funds	Short-Term Investment Fund、wealth investment product、Shou Yi Bao	N/A	Selected low risk product	Many kinds of financial products such as Yu E Bao
bookkeeping	Automatic	Manually	N/A	Automatic	N/A	Automatic
Other features	Kuaidi Dache、Recharge Smart card	Apply for loan	Select products according to the conditions	Payment in different scene	“tongba” earned from transaction can offset cell phone fee	recommendation 、comparison of different products
Key Features	Rely on Alibaba	Online financial accounting	Convenient investment	social payment	secure and convenient	Develop financial habits
	Alipay Wallet	Wacai	Yinhanglicai	1qianbao	Tongbanjie	Personal Finance Assistant
Non-card payment	Yes	None	N/A	Yes	N/A	Yes
Banking Services	N/A	Credit card payments	Find a bank branch nearby	N/A	N/A	View bank card consumption
Platform	Smartphone、Tablet、PC、PC online、Mobile Web	Smartphone、Tablet、PC、PC online、Mobile Web	Smartphone	Smartphone、PC online	Smartphone	Smartphone、Tablet、PC、PC online、Mobile Web

## 二、 More information

Specific details please read "business plan", "project feasibility analysis".

Our software can be installed in the Android mobile phone, because of the limited time, we group only completed the interface design, the judges can be installed in the mobile phone experience the user interface, see "user interface", thank you support!

