**Product Demand Form**

We are having a new product demand to launch, a mobile app with the main goal is to analyze expenses pattern automatically, the input will come from reading customer SMS messages coming from the back, the analysis should have the below items identified:

1. From Account: mandatory, will read based on the SMS sender
2. To account: mandatory only in transfer case, will read from SMS sender text
3. Type: mandatory, Expense/Income/Transfer
4. Category & Subcategory: mandatory, which describes a classification of either the expense the income, or the transfer, we will have a predefined list of categories and subcategories, dependent on the type, as below:

|  |  |  |
| --- | --- | --- |
| Type | Category | Subcategory |
| Income | Salary | Main Salary |
| Income | Salary | Benefit |
| Income | Salary | Bonus |
| Income | Transfer from Contacts | Loan Return |
| Income | Investment | Sukuk |
| Income | Investment | Stocks |
| Expense | Shopping | Grocery |
| Expense | Shopping | Clothing |
| Expense | Shopping | Appliances |
| Expense | Shopping | Misc |
| Expense | Car | Gas |
| Expense | Car | Maintencance |
| Expense | Health | Hospital |
| Expense | Health | Pharmacy |
| Expense | Health | Gym |
| Expense | Health | Tennis |
| Expense | Health | Swimming |
| Expense | Others | Misc |
| Expense | Education | School |
| Expense | Education | Course |
| Transfer | Local Bank |  |
| Transfer | International Bank |  |

1. Also need main person, as optional field:
   1. Ahmed
   2. Marwa
   3. Youssef
   4. Salma
   5. Mazen
2. Description: free text, optional field
3. Amount: number
4. Currency: drop list ( SAR – EGP – USD – BHD - AED)

**Mobile App behavior:**

Need to login with mobile number, with SMS verification, we can utilize firebase for that

Once login, employee can enter basic personal details:

1. Image, required, Camera, from Gallery or avatar
2. Full Name, required
3. Gender, selection from 2 buttons (male – Female)
4. Birth Date: pick date calendar
5. Email: optional

Next user should be directed to select the SMS provider that he needs to track, access to SMS to pop-up, user needs to grant it

Next, he will select from his SMSs, multiple contact that he wants to track that represent bank automated messages, he can select multiple providers, with the ability to search in his SMS

Option to select from which date he needs to start tracking, system should allow only 6 months back date

For the new coming messages behavior:

App should be listening in the background

Once message is received from identified sender

Text parsing is required to extract the above 6 points, need to apply the logic to export as much as possible, then pop a form for the user within the app, to ask him to confirm the data received, then save it in the local storage

For the history messages behavior (in case selected):

Same behavior as above, but app need to loop on all individual messages from selected senders then pop the form one by one, wait till save, then pop the next one, till all actions are done.

User can select top pause, and continue later, this should allow him to pick the task from where he left

One flow is required, for ad-hoc entries, where user can himself open the form for entering an adhoc entry, for the cases that payment was done in cash for instance

**Reporting Requirement:**

Need to have a ready made dashboard that can capture all the commonly used parameter to analyze personal financial data in a dashboard form, also need a dedicated page for report design where user can build his own dashboard

In all dashboards, ability to see table details for the dashboard, this can be downloaded as excel for the user on the local device

General considerations:

* Both IOS and android will be required
* Recommendation is to have this developed in hybrid model, ionic is preferable, but you can suggest otherwise