

Abstract

Online Money Management

Features:

- Track bills
- Easy Budgeting
- Generation of credit score
- Alerts and advice
- Investment Tracking

Track Bills

- See bills and money in one place.
- Forget logging in to multiple sites. You can track all your bills here.
- Get bill reminders so you pay on time and get alerts if funds are low.
- Have bill pay reminders sent to your mobile phone or email so you can plan ahead.
- Get warnings when your accounts are low.
- If you're more of the last-minute type, no worries. You'll get an alert when bill payments are due so you never miss one.
- If there are large or suspicious transactions, we'll let you know right away.

Easy Budgeting

- **Create budgets you can actually stick to:** We calculate average spending by category with a click so you can easily create a budget based on spending patterns. See how much you're spending on what, year-to-year or month-to-month.
- **Meet your savings goals:** Plan ahead and see how much you'll save cutting back in any category. You can even plan for one-time-only expenses and recurring monthly expenses.
- **Know what's left:** We'll show you exactly how your spending decisions affect the money you have at the end of the month or year. You'll know what you can do today to save more tomorrow.

Generation of credit score

- **Know your credit score:** Knowing your credit score can help you get the things you want. We'll generate yours, no credit card required.
- **Know where you stand, and what it means:** Your credit score might be the best tool you never knew you had. A good one can save you loads on things like loans, credit cards, insurance and more. A bad one can keep you from getting what you want out of life down the road.
- **Fast and free:** Just verify your identity, and you'll get your free credit report summary within minutes. It's especially helpful to see your credit score and accounts in the same place with no need to log on anywhere else.
- **Get educated to get what you want:** Improving your credit score starts with understanding it. We'll explain how it's calculated and help you get smart about your credit.

Alerts and advice

- **We stay on top of things for you:** We alert you whenever there's something you should know. We'll tell you if you're being charged fees, going over budget, if something seems suspicious and more. Plus, you'll get a summary that shows you how you're doing week to week.
- **Avoid unnecessary fees:** Get alerts when your balances are low or bill payments are due, so you can avoid fees and penalties.
- **ATM fees:** See how much money you're throwing away on fees.
- **Over-budget:** Get warnings when you're exceeding your budgets.
- **Unusual spending:** If there are large or suspicious transactions, we'll let you know right away.
- **Bill reminders:** Have bill reminders sent to your mobile phone or email to help you pay on time.

Investment Tracking

- **Your portfolio and finances together:** Investing is a huge part of your financial life, and we help you stay on top of yours every day. Compare your portfolio to market benchmarks, and instantly see your asset allocation across all your investment accounts like mutual funds, brokerage accounts, etc.
- **Advice and tips:** Get the right tools for your investment style. Whether you're hands off, active or somewhere in between, we can help you do more with your portfolio.

Stakeholders

- Customers.
- Credit Card Companies.
- Insurance Companies.
- Banks and Non-Banking Financial Institutions.
- Investment Managers.
- Income Tax Department.

Technology Stack

- Django
- Android
- iOS
- Javascript & JQuery
- Firebase
- HTML, CSS

Novelty

- Manage your money like never before.
- Our platform makes staying on top of your finances a cinch.
- Be the master of your money so you can get more out of life.
- When you're on top of your money, life is good.
- We help you effortlessly manage your finances in one place.