General UI ideas

Integration with mobile banking apps

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Relatively clean and uncluttered UI that won't discourage the user from managing their finances

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Categorize expenses automatically (groceries, rent, etc.)

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Have a web app and a mobile app and show notifications on smartwatches.

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Functionality

Allow manual adjustments for miscalculated transactions

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Set weekly, monthly, or custom budgets and provide visual readings for budget usages.

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Show an overview of financial dashboard (e.g. spending habits and goals).

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Provide real-time exchange rates for international travel

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Notifies users if they are on the brink of overspending or hitting credit limits

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Ai features such as personal investment advisor

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Emergency Fund automation sets a certain percentage of income

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Security

Biometric authentication (Fingerprint, touch ID, etc) is required

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Financial data is encrypted using AES 256-bit encryption

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Difference from other banking apps

Most banking apps focus on one specific account checking activities. The FinanHelp app is more comprehensive.

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Allows you to set and monitor budget limits and allow you to track progress.

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Integrates with all of the financial apps , credit/debit cards, banking accounts, etc for the most optimal way of managing finances.

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Provides some sort of financial literacy using AI to inform consumers the most optimal way of spending.

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Other questions and skepticism

From a marketing and logistical standpoint, how will it be possible to create a financial app that is the jack of all trades?

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How will the app be maintained with all of the features packed into one app?

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What course of action will be taken if an instance of a data breach or downtime were to happen?

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