Mobile App Design for Wealth RMs

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Introduction

Wealth Relationship Managers (RMs) require a unified mobile application that consolidates lead management, client servicing, sales intelligence, and productivity tools into one easy-to-use platform. This design blueprint outlines a mobile-first app tailored for RMs in the field, integrating capabilities for lead and task management, a comprehensive Customer 360 view, intelligent sales insights, geolocation-based beat planning, KRA/KPI tracking, a sales calendar, communication tools, and real-time reporting. The app is optimized for on-the-go usability with intuitive navigation, progressive disclosure of information, and robust offline support to ensure continuous productivity in any environment . The following sections present a detailed screen-by-screen structure, the navigation model linking these screens, user stories and specifications per screen, and a flow diagram of the overall user journey.

Design Principles and Architecture

- **Multi-Role Unified Platform:** The application is built as a single cohesive platform supporting multiple user roles (field RMs, inbound support, supervisors, etc.) with role-based customizations. While this document focuses on the relationship manager persona, the design allows for intelligent permission management to show each user only the features and data relevant to their role . This eliminates juggling multiple apps by providing a one-stop solution with consistent navigation and data structure for all users. Real-time data synchronization is a core architectural element, so client interactions, portfolio updates, or task completions by any team member instantly reflect across the system. This ensures that if the RM has updated any information, the supervisor would see up-to-the moment information.
- **Mobile-First & Offline-Ready:** Given that the RMs spend much of their day meeting clients outside the office, the app design is mobile-first. It employs responsive layouts for various phone/tablet sizes and a clear visual hierarchy that brings forth the most important information on small screens. Touch-optimized controls (swipe actions, large tap targets) and even voice input for hands-free operation are included for convenience. The design follows progressive disclosure – essential information is shown up front and detailed data is accessible via drill-down when needed, preventing information overload on a mobile screen. Critically, the app provides a good number of functionality offline: RMs would be able to access client profiles, enter notes, and schedule tasks without connectivity, with automatic sync when a connection is restored. This offline support is vital for maintaining productivity in areas with poor network coverage.

Screen-by-Screen Application Structure

Home Dashboard and Navigation Hub

The **Home Dashboard** is the central command center for the RM and the default landing screen . It uses a card-based layout, allowing RMs to see the prioritized information most relevant to their goals and tasks. Key components of the dashboard include:

Daily Agenda: listing of today's client meetings, calls, and task reminders

portfolio performance alerts: client portfolio that need immediate attention

quick access links: recently viewed clients or prospects. A set of **Quick Action** buttons provides one-tap access to frequent activities like adding a new prospect, logging a quick note or meeting outcome, initiating a call/email to a client, or creating a follow-up task . These shortcuts allow RMs to perform common actions directly from the home screen without navigating through menus.

KPI/KRA panel: RM's key performance indicators – for example, monthly sales targets versus achieved, pipeline progress, and incentive status.

global search: The top of the dashboard features a global search bar. The **global search** supports instant lookup of any client, prospect, or even portfolio holdings by name or keywords, with both text and voice input for convenience. This allows the RM to quickly pull up a client's 360° profile or a lead's details from anywhere in the app.

notifications center: The aggregates all alerts – such as new leads assigned, task reminders, compliance alerts, or client messages – into one accessible feed. Tapping a notification takes the user directly to the relevant screen (e.g. a task, a client record, or communication thread), ensuring nothing important is missed.

This page gives the RM an immediate pulse of their day and critical items upon login.

Prospect and Lead Management Module

The **Prospect & Lead Management** section allows RMs to manage their sales pipeline of new leads and prospects. It presents a comprehensive funnel view of all prospects, giving a visual status of each opportunity's stage in the sales process. A kanban-style **pipeline board** displays leads as cards under stages (New, Qualified, Proposal, Won, etc.). This funnel view helps in quickly seeing the progress and understanding the overall health of the sales funnel. Each prospect card on the board shows key info at a glance – name, potential portfolio value, products of interest, contact preference, and a summary of the last interaction . This ensures that even in the board view, the RM can gauge which leads are most promising. Advanced filtering tools enable the RM to quickly slice the prospect list based on criteria like **geographic proximity, estimated portfolio size, product interest, or recency of contact**. For example, an RM could filter to see all prospects in a particular city with high potential value and no contact in the last month, to plan outreach. This helps prioritize high-value leads and ensure timely follow-ups.

Tapping on a specific prospect opens the **Prospect Detail** screen, which provides a 360° view of that prospect's information and engagement history. The prospect detail includes all captured data: personal and business details, notes from past conversations, and an interaction timeline . A history of communications (calls, emails, meetings) is integrated here so the RM can review what has already transpired across channels . Any scheduled next steps or follow-up tasks for that lead are also visible, ensuring the RM knows exactly what's planned or overdue. Importantly, the system provides an intelligent **"next best action" recommendation** on the prospect detail view (if integrated with Intellect's AI module) for instance, *"Send product X brochure"* or *"Schedule a call to discuss portfolio options"*.

A visual **lead scoring** indicator (if integrated with Intellect's prospect propensity AI engine) is prominent on the prospect detail screen to signal lead quality and urgency . This score (often represented by a color or number gauge) is computed from factors like the prospect's engagement level (responses to calls/emails), demographic fit to target client profile, and product interest. It helps RMs immediately identify "hot" prospects versus those that may need more nurturing. From the detail screen, the RM can perform actions like adding a note, scheduling a follow-up task or meeting, or updating the prospect's stage.

Customer 360° Comprehensive View (Client Profile)

The **Customer 360** screen is the heart of the app's client management, offering a holistic, detailed view of an existing client's relationship with the bank. The primary client profile screen begins with a **consolidated header** displaying the client's essential at-a-glance information: name and photo, client segment or tier (e.g. Gold/Platinum client), how long they've been a client, their total portfolio value with the bank, and a summary of their risk profile or investment style. This header provides a quick understanding of who the client is and their importance. Below the header, a **tabbed interface** or segmented sections organize the wealth of client information into logical categories for progressive disclosure. Common tabs include: **Profile** (basic demographics, contact info, family), **Portfolio** (accounts and investments), Portfolio performance, Transaction history, **Interaction History** and **Opportunities/Next Actions**, and **Service Requests**.

On the **Profile tab**, aside from basic personal details, the app visualizes the client's relationships through a **family and influencer map**. This is an interactive diagram illustrating family members, business partners, or other key connections that might influence the client's financial decisions. For example, if the client's spouse or child also has accounts, or if an external accountant/advisor is a known influencer, those would appear here. This relationship map helps the RM identify cross-selling opportunities and understand the decision-making hierarchy (e.g. a family patriarch might influence multiple related accounts). The profile section also summarizes the client's financial background and preferences, such as risk tolerance, preferred communication channel, and any life events (retirement, business sale, etc.) noted.

The **Portfolio tab** presents the client's financial holdings and investments with intuitive visualizations. A high-level **asset allocation chart** shows how the client's total portfolio is distributed – equities, bonds, cash, real estate, etc., and further breakdown by product and account. The RM can tap into any segment of the chart to drill down into detailed views of that category. For instance, tapping "Equities" would list the specific stocks or funds the client holds, with performance metrics for each. The interface supports toggling time frames and benchmarks for performance analysis. RMs can compare the client's portfolio performance against market benchmarks or model portfolios over various time periods (1M, 1Y, 5Y, etc.) . Key **risk metrics** (volatility, portfolio beta, etc.) are also displayed to quickly indicate the risk level of the portfolio. To facilitate advisory conversations, the portfolio section includes **scenario analysis tools** – the RM can simulate changes like "What if we reallocate 10% from bonds to stocks?" and the app will project the impact on expected returns and goal achievement. These interactive analytics allow on-the-spot demonstrations during client meetings, helping RMs advise on portfolio optimization.

Critically, the Customer 360 view includes a dedicated **Next Best Action / Opportunities panel**, powered by

AI. Here the app suggests tailored recommendations for the client. For example, it might identify a gap in the client's portfolio (say lack of insurance products for a high-net-worth individual) and recommend a specific product, or note that the client has excess cash and suggest an investment based on their profile. Each recommendation is accompanied by a rationale (e.g. "Investing in product X could improve portfolio diversification") and an indication of potential benefits or expected outcomes. The RM can mark these suggestions as done, dismissed, or schedule them for discussion with the client. The system also tracks which recommendations were accepted by the client and their eventual outcomes, learning over time to refine its suggestions .

Another tab is the **Interaction History**, which is essentially a timeline of all touchpoints with the client. It logs every meeting, call, email, transaction, or service request in chronological order. Powerful filtering and search on this timeline let the RM quickly pull up, for example, "last year's portfolio review meeting notes" or "all emails regarding the mortgage application". This historical view ensures the RM is never caught off-guard – they can quickly refresh themselves on past conversations before a new meeting. It's especially useful in the field: just before walking into a meeting, an RM could scroll this timeline to recall what was discussed previously and any pending issues.

The **Service Requests/Alerts** section highlights any outstanding items for the client's account: pending [38] documents (KYC updates, signed forms), compliance requirements, or service tickets in progress. For example, if the client needs to submit a proof-of-income document for a loan or if there is an unresolved customer service issue, it will show up here with due dates. This ensures RMs address administrative and service tasks promptly as part of their relationship management. The Customer 360 also integrates with the communication module – for instance, from the client screen the RM can directly send an email, or start a chat with the client, and that interaction will be logged appropriately.

In summary, the Customer 360 view acts as the one-stop screen for all information and actions related to a client. It emphasizes **progressive disclosure** – at first glance the RM sees high-level info (client name, value, key alerts), and through tabs and expandable sections they can delve into as much detail as needed about the client's portfolio, interactions, and recommended actions. This comprehensive view equips RMs to provide highly personalized service, as they have all relevant data at their fingertips before and during client engagements.

Task and Campaign Management

The **Task Management** interface consolidates the RM's to-dos, reminders, and campaign-driven assignments into one module. It blends personal productivity with sales campaign execution in a unified workflow. The main **Task List view** shows all open activities, organized in a manner that highlights priority and due dates. Tasks can be grouped or filtered by category, such as: **Prospect Outreach** (e.g. call a new lead), **Client Service** (e.g. follow up on a client request), **Administrative** (internal paperwork or training), and **Campaign Tasks** (related to marketing campaigns). Each task entry clearly indicates its type (using color-coding or labels) and urgency. For instance, tasks due today or overdue are prominently flagged. The list can be sorted by due date or priority to help RMs focus on what's important first.

Tapping on a task opens the **Task Detail** view, which provides additional context and allows completion or updates. For example, a task to "Follow up with Prospect X about proposal" would show the prospect's key info and last interaction, and provide one-click options to call or message them. RMs can mark tasks as completed, add outcome notes, or reschedule deadlines from this detail screen. The task module is tightly integrated with the calendar – tasks that are time-specific (like meetings or calls at set times) also appear on the **Calendar**, and the system can send reminders beforehand. If a task involves a meeting, the app will automatically create a calendar event and even prepare a meeting briefing (pulling relevant client info) as the time approaches.

The module also supports **Campaign Management** functionality. When the bank runs a sales or marketing campaign (for example, a campaign to promote a new investment product or a seasonal [43] promotion), the RM might receive a set of tasks as part of that campaign. The app groups these campaign tasks so RMs can track their contributions to organized initiatives. For instance, a campaign might include tasks like identifying 10 prospects for product X, sending them a predefined email, then following up with calls. The app can provide **templates for campaign tasks** – e.g., an email template or call script – to ensure consistent messaging. The RM can customize these as needed but the template saves time and ensures compliance with campaign guidelines. The campaign tasks also feed into a mini **campaign dashboard** showing progress (how many prospects contacted, responses received, etc.) so the RM (and management) can see results in real time .

Sales Calendar and Goal Tracking

The **Sales Calendar** is a unified calendar view that merges the RM's appointments, tasks, and goals into a single time-management hub. It offers multiple views – daily agenda, weekly schedule, or monthly calendar – so the RM can zoom in on a single day or plan weeks ahead . Entries on the calendar are **color-coded by activity type**: for example, client meetings might be blue, internal meetings green, call reminders yellow, personal blocked time grey, etc., allowing quick scanning of the schedule . Each calendar entry not only shows the time and title, but also key context like the client's name and relationship status, and perhaps the objective of the meeting or a note if preparation is required . This means the RM can glance at the day's schedule and immediately recall what each meeting is about (e.g., "10:00 AM – Portfolio Review with Alice (Platinum Client) – prep: proposal document").

The calendar is bi-directionally integrated with tasks and contacts. Creating a meeting in the calendar can trigger the creation of a task (for example, a "prepare for meeting with Dr. Roy" creates a preparation task the day before) and vice versa. After a meeting concludes, the app will prompt to create follow-up tasks or next appointments, ensuring nothing is forgotten. This tight coupling means the calendar isn't just a static schedule; it actively drives the RM's workflow. The calendar view can also show **due tasks** on their due dates, effectively overlaying task deadlines on the schedule. For instance, if a compliance document is due on Friday, the calendar on that date will show a reminder. RMs can tap on any calendar item to view details or to mark tasks complete.

A distinctive feature of this module is **Goal Tracking** integrated into the calendar interface. RMs often have monthly or quarterly targets such as revenue to generate, number of new clients to acquire, or number of meetings to conduct. The app visually tracks progress toward these goals in real time. For example, at the top of the calendar or in a sidebar, the RM might see a progress bar or dial showing "Sales YTD: 80% of $5M target" or "New Clients: 5 of 10 target". Each goal can have its own indicator. These indicators update automatically as data flows in – if the RM closes a sale or adds a new client, the goal progress reflects it immediately. There are also **trend charts or projections**: the app can analyze the RM's current pace of activity and provide a forecast of whether they are on track to meet the goal by the deadline. For example, "At your current run-rate, you will reach 90% of your quarterly target – consider adding more prospect meetings." This predictive insight helps RMs adjust their efforts proactively.

Customer Communication Center

The **Communication Center** serves as a unified inbox and communications hub, consolidating all client interaction channels in one place. Instead of juggling phone logs, email apps, and messaging apps separately, the RM can manage all outreach and inbound messages here. The communication dashboard provides an aggregated view of ongoing conversations and pending communications: for example, unread client emails, scheduled calls for the day, SMS messages from clients, and upcoming video meetings, all listed in one feed. It also highlights **pending outreach requirements** – e.g., “Call back Client X (missed call yesterday)” or “Email investment update to Client Y” – which are essentially communication tasks generated either by the RM or automatically by the system. This ensures the RM has a clear picture of all communications that need attention.

From this module, an RM can initiate or respond via any supported channel. Tapping a client in the communications list opens an email composer, a text messaging interface, all from within the app. All these interactions are logged.

To assist with quality and efficiency of outreach, the communications platform includes a library of [66] **message templates**. These are professionally crafted emails or SMS drafts for common scenarios: e.g., “Welcome email for new client”, “Portfolio performance update”, “Meeting follow-up thank you note”, or holiday greetings. The RM can select a template which then pops into the email editor, ready to personalize. Templates ensure consistency in branding and compliance (important in financial communications) while saving time. The RM can of course customize the content before sending to add a personal touch .

Intelligent features in the communication center provide **nudges and recommendations**. For example, the system can monitor client portfolios and behaviors and generate alerts like: “Client Z’s portfolio dropped 5% today, consider reaching out” or “It’s been 60 days since you last spoke with Client A, you might want to check in.” These suggestions help RMs maintain regular, proactive contact and address issues promptly, which can improve client satisfaction. The communications hub, therefore, works hand-in-hand with the rest of the app: it takes cues from the portfolio (market changes or milestone triggers) and from CRM data (last contact dates) to recommend outreach .

Reporting and Analytics Dashboard

The **Reporting & Analytics** section provides advanced insights into performance metrics at both the individual RM level and, if applicable, team level. For RMs, a **Personal Performance Dashboard** shows their key performance indicators in detail . This includes metrics like year-to-date revenue generated, number of new clients acquired, current pipeline value, cross-sell ratio (products per client), and client satisfaction scores if available. Each metric can be compared against targets or past periods. For example, the RM can see if they are above or below last year’s performance at the same time, or how close they are to this quarter’s goal. These analytics are presented with charts or graphs for clarity – e.g., a line chart of revenue over time, a bar chart of pipeline stages, etc.

The app distinguishes between **leading indicators** and **lagging indicators** of performance. Leading indicators are activities that drive future results (such as number of client meetings held, number of proposals made, calls made), while lagging indicators are outcomes (like sales closed, assets under management growth). The dashboard highlights both, teaching the RM that, for instance, a high number of meetings (leading) is correlated with higher sales (lagging) down the line. This helps RMs focus on the right activities. If the RM has a leader-board or team ranking, they can also see how they stack up against peers on certain metrics (if the organization encourages internal competition or benchmarking).

The reporting module is also valuable for **slice-and-dice analysis**. RMs can filter or drill down on data – for example, filter their sales by product category to see if most of their revenue came from mutual funds versus insurance, or drill down from overall portfolio growth to see which clients contributed the most. The system offers a set of standard report templates (performance summary, pipeline report, activity report, etc.) and also allows some customization, such as selecting date ranges or specific client segments. The goal is to give RMs the ability to explore their data and identify opportunities: e.g., maybe the RM sees that a particular product has been easier to sell and decides to focus more on it, or notices that most new clients came from a certain referral source.

For organizations with hierarchical roles, the app's analytics dashboard adapts to the user. While an RM sees their own metrics, a **Team Manager** logging in could toggle to a team view showing aggregated team performance and rankings. They could drill down into an individual RM's stats from there. Regional or senior managers might see territory-wide analytics. All of this is controlled by role permissions. But importantly, even the individual RM's view might include some broader context, like how the overall branch or team is doing, to foster a sense of awareness.

All reports and dashboards update in **real-time or near-real-time**. As soon as a sale closes or a client feedback score is entered, the numbers refresh, so the RM is always looking at the latest data – crucial for decision making. The module can also generate automated report snapshots (say, end-of week summary) and email or notify the RM, which is convenient for offline review. Given the mobile-first nature, all charts and tables are designed to be mobile-friendly: interactive charts can be tapped to reveal values, and lengthy tables can be scrolled or collapsed to fit on screen . The RM can thus analyze data on the phone without needing a desktop tool. In essence, the reporting dashboard turns the wealth of data into actionable intelligence, helping RMs and their supervisors continuously monitor performance and refine strategy.

Navigation Model and Screen Interrelationships

The application's navigation is designed for ease-of-use in a mobile context, using a combination of a primary menu (for core sections) and context-driven links. A **persistent bottom navigation bar** provides one-tap access to the major modules: Home, Clients, Tasks/Calendar, Communications, and Reports. This means the RM can jump between the Dashboard, their client list, task planner, communication center, and analytics with simple taps at any time. The bottom tab would have icons for *Home*, *Pipeline/Clients*, *Planner* (combining calendar & tasks), *Comms*, and *Analytics*. This keeps frequently used sections readily accessible. In addition, a slide-out menu or "More" section houses less frequent screens or additional options (such as settings, support, or campaign management if not directly on the main bar).

At the top of the app, a universal header contains the **Global Search** and **Notifications** icons, which are accessible from any screen. The RM can always invoke the search to quickly navigate to a specific client or prospect profile without manually drilling through menus. The notifications icon opens the notifications center panel from anywhere, listing alerts that often act as deep links: selecting a notification will navigate to the associated record (e.g., tapping a "Task due" notification opens that task in the Task Detail screen). This cross-navigation ensures that important items pull the RM directly to the relevant context.

Screens are interrelated through contextual actions. The **Dashboard** acts as a hub – its cards and quick links take the user into respective modules (e.g., tapping the "Today's Meetings" card can open the Calendar's daily view; tapping a "Portfolio alert" could navigate to that client's Portfolio tab; selecting a recent client opens their Customer 360 profile). This design means the Dashboard is not a dead-end but rather a springboard into deeper content. Similarly, the **Clients/Prospects section** is unified: the RM has a single "Clients" menu item that within it allows toggling between an All Clients list and a Prospects pipeline view, since those are related lists of contacts at different stages.

Within detail screens, **related data is hyperlinked** for easy navigation. For instance, on a Client 360 profile, if there's a noted referral partner or family member, that name might be tappable to navigate to that person's profile. Or from a logged interaction (say an email in the timeline), the RM could tap it to see the full email content in the Communication Center. On the flip side, the Communication Center shows messages which, when opened, can provide a quick link to the sender/recipient's client profile if the RM needs more context about who they are talking to. Tasks and calendar are also deeply integrated: a meeting entry on the Calendar can have a link to the client profile and to any associated task (like "prepare proposal") – tapping those links jumps to the Client screen or Task screen respectively. After completing a meeting and logging notes, the app might prompt "View Client Profile" or "Create Follow-up Task," which upon confirmation moves the user to those screens to continue the workflow.

This interconnected navigation reduces the need for the RM to manually backtrack through menus; the app flows naturally from one activity to the next in the RM's typical day. There is also a consistent **back navigation** (via swipe or back button) to allow reversing out of a detail back to the list or previous screen, preserving state (e.g. if you filtered the prospect list, drill into a prospect, then go back, your filter remains applied).

The overall navigation model emphasizes that while there are distinct modules, the boundaries between them are fluid. Contextual shortcuts (sometimes shown as icons or buttons within a screen) guide the user to related screens. For example, on a prospect detail there might be a button "Schedule Meeting" which jumps to the Calendar screen pre-filled with that prospect and suggested dates. On a client profile, a "New Opportunity" action might take the user to a task or pipeline entry creation. These flows mirror an RM's thought process (e.g. "I'm looking at this client, now I want to set up a meeting with them" – one tap to do so).

Importantly, the app maintains a uniform design language and navigation style throughout, so regardless of which module the user is in, it feels like one application. Screen transitions are smooth and often maintain context (for instance, a slide-in panel for notifications over the current screen, rather than a disruptive full switch, so the RM can peek at notifications and then resume what they were doing). The combination of a persistent menu for main sections, global search/notifications, and rich inter-screen links ensures that an RM can efficiently traverse the app in the field with minimal taps. All navigation elements are optimized for one-handed use as well, given mobile constraints: key buttons are reachable and the bottom nav is thumb-friendly.

User Stories and Specifications for Each Screen

Below is a compiled list of user stories and key specifications, organized by screen/module, to illustrate the functional requirements from the RM's perspective. (All stories assume the persona of a Relationship Manager as the user.

Home Dashboard & Navigation Hub:

- As a Relationship Manager, I want to **see my day's agenda (meetings and tasks) at a glance** on the home screen, so that I can quickly plan my field activities each morning.
- As a Relationship Manager, I can **view my performance metrics (KPIs/KRAs) on the dashboard**, so that I always know my progress toward targets (e.g., monthly sales target achieved vs remaining).
- As a Relationship Manager, I want a **global search bar accessible at all times**, so I can instantly find any client or prospect by name without navigating through menus.
- As a Relationship Manager, I can **see all my notifications in one center** (new leads, task reminders, compliance alerts, etc.), and tapping a notification takes me directly to the relevant detail (for example, tapping a "task due" alert opens that task).
- As a Relationship Manager, I want **quick-action buttons on the dashboard (e.g. "Add Lead", "Log Note", "Create Task", "Send Email")**, so that I can perform frequent actions with one tap instead of multiple steps .
- Specification: The home dashboard shall display at minimum: Today's events and tasks, 3-5 KPI gauges, recent clients accessed, and any critical alerts. It shall refresh data in real-time (or sync when online) so that the information is always up-to-date.
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Prospect & Lead Management:

- As a Relationship Manager, I want to **view my leads in a pipeline board organized by sales stage**, so that I have a clear visual of how each prospect is progressing through the funnel.
- As a Relationship Manager, I want the option to **see my prospects in a list view with sortable columns**, so that I can quickly scan and sort leads by criteria like potential value or last contact date when needed.
- As a Relationship Manager, I can **filter my prospects** (by region, product interest, value, last activity, etc.), so that I can focus on a specific subset (for example, prospects in my city with high potential) to plan targeted outreach .
- As a Relationship Manager, I want to **open a prospect's detail profile** to see all relevant information about that lead – including contact info, notes, past interactions, and any scheduled next steps – so that I am fully informed before reaching out.
- As a Relationship Manager, I receive **AI-driven recommendations on a prospect's profile** (e.g., "Next Best Action: invite to investment webinar"), so that I have guidance on how to best engage that prospect based on data insights .
- As a Relationship Manager, I can **view a lead score or quality indicator** on each prospect (for instance, a score out of 100 or a hot/cold label), so that I can prioritize my time on the leads most likely to convert.

Customer 360° Client View:

- As a Relationship Manager, I want to **see a client's key profile info at a glance** (name, photo, client tier, total assets, risk profile) when I open their profile, so that I immediately understand who I'm dealing with and their importance.

- As a Relationship Manager, I can **navigate through a client's information via tabs or sections** (Profile, Portfolio, Interactions, etc.), so that I can easily find specific details without scrolling through one long page.
- As a Relationship Manager, I want to **view a client's family tree or relationship network**, so that I understand their household and any influencers (e.g., spouse, children, business partners) involved in their financial decisions.
- As a Relationship Manager, I can **review a visual breakdown of the client's portfolio allocation and performance**, so that I can discuss their investments with concrete data (e.g., asset allocation pie chart, performance vs. benchmark) .
- As a Relationship Manager, I can **drill down into specific account or investment details** from the portfolio view (for example, tap on the "Mutual Funds" section to see each fund's performance), so that detailed analysis is available when needed.
- As a Relationship Manager, I want to **see a timeline of all interactions with the client** (meetings, calls, emails, transactions) in chronological order, so that I have full context of our relationship history and can reference past discussions.
- As a Relationship Manager, I get **AI-suggested next actions or product offers** on the client's profile (e.g., "Client might benefit from refinancing loan at lower rate"), so that I can proactively address needs or upsell in a personalized way.
- As a Relationship Manager, I want to **be alerted to any pending service items or alerts** for the client (missing documents, compliance checks, unresolved requests), so that I can address these issues promptly during my interaction with the client.
- As a Relationship Manager, I can **initiate an action directly from the client profile**, such as scheduling a meeting, creating a follow-up task, or contacting the client via email, so that I can act on insights immediately without switching context.
- Specification: The Customer 360 screen must load in offline mode with the last synced data and allow adding notes or tasks offline, which will sync back to the server when connectivity is restored (ensuring offline client servicing capability).

Portfolio Analytics (within Client 360):

- As a Relationship Manager, I can **compare the client's portfolio performance to relevant benchmarks or goals** (for example, see if their portfolio outperformed the market this year), so that I can provide perspective on their investment outcomes.
- As a Relationship Manager, I want to **model "what-if" scenarios on the client's portfolio** (such as simulating a reallocation of assets or adding a new investment), so that I can demonstrate potential outcomes to the client during meetings.
- As a Relationship Manager, I get **automated investment recommendations** for the client (like rebalancing suggestions or new product ideas with explanations and projected benefits), so that I can discuss actionable advice backed by data.
- As a Relationship Manager, I can **track the status of recommendations I've made** (e.g., recommended a product, whether the client accepted it and what the result was), so that I can follow up and see the impact of my advice over time.

Task & Campaign Management:

- As a Relationship Manager, I want to **see all my tasks in one list, prioritized by due date and importance**, so that I can focus on the most urgent and impactful activities each day.
- As a Relationship Manager, I can **differentiate tasks by type/category** (e.g., sales tasks vs. service tasks vs. admin tasks) with clear labels or color codes, so that I understand the nature of each task at a glance.

- As a Relationship Manager, I want the app to **remind me of tasks that are time-bound or related to meetings** (for example, a prep task the day before a client review), so that I never miss preparatory steps or deadlines.
- As a Relationship Manager, I can **mark tasks as completed and add quick notes on the outcome**, so that I have a record of what was done (e.g., "Called client, sent info packet") for future reference.
- As a Relationship Manager, I want to **participate in sales campaigns through the app**, receiving a set of predefined tasks for each campaign, so that I execute campaign activities in a structured way.
- As a Relationship Manager, I can **view my progress in a campaign** (tasks completed, responses received, etc.), so that I know how I'm contributing to the broader marketing initiative and can report back results.
- As a Relationship Manager, I have access to **templates or scripts for campaign tasks** (like a pre written email for a product pitch), so that I can efficiently carry out campaign outreach with consistent messaging.
- As a Relationship Manager, I want the task list to **automatically reprioritize based on changing factors** (if a high-value client task becomes urgent, it should rise to the top), so that my focus is always on what matters most.
- As a Relationship Manager, I can **filter or sort tasks** (e.g., view only "client follow-up" tasks or sort by client name), so that I can handle tasks in batches or find specific items easily.
- Specification: The task module should integrate with device notifications to alert the RM about tasks due soon or overdue tasks every day at a set time, ensuring timely completion.

Sales Calendar & Goal Tracking:

- As a Relationship Manager, I want to **see all my appointments and tasks on a unified calendar**, so that I can manage my time effectively and avoid double-booking or missed tasks.
- As a Relationship Manager, I can **switch between day, week, and month views** of the calendar, so that I can focus on today's schedule or plan longer term at a glance.
- As a Relationship Manager, each calendar entry **shows key context** (client name, meeting purpose, any preparation needed), so that I know exactly what each engagement entails without opening it.
- As a Relationship Manager, I want to **track my sales and activity goals alongside my calendar** (e.g., quarterly sales target, weekly meeting count), so that I see how every day's work contributes to my goals.
- As a Relationship Manager, I can **see visual indicators of my goal progress** (like progress bars or percentage to target) and receive alerts if I am falling behind pace, so that I stay motivated and can adjust my efforts in time.
- As a Relationship Manager, I want the calendar to **automatically block preparation time before important meetings** and **insert follow-up time after meetings**, so that I have dedicated time to prepare and to do post-meeting tasks (these should show on my schedule).
- As a Relationship Manager, I can **tap on a calendar event to get details or perform actions** – for a meeting, see the full agenda and client profile; for a task, mark it done or change date – so that the calendar is interactive and not just read-only.

Communication Center (Inbox & Outreach):

- As a Relationship Manager, I want a **unified inbox for all client communications** (emails, text messages, call logs, etc.), so that I can stay on top of all conversations without checking multiple apps.
- As a Relationship Manager, I can **send an email, or text directly from a client's message thread**,

so that I continue the conversation in the same place and it gets logged automatically for compliance.

- As a Relationship Manager, I am **notified of new client messages immediately** through the app, so that I can respond promptly and keep clients engaged.
- As a Relationship Manager, I want to **use pre-approved templates for emails or messages** (for common subjects like product info follow-up, birthday greetings, etc.), so that I save time and ensure consistent, professional communication.
- As a Relationship Manager, I can **attach or send documents securely to the client** (account statements, forms) and even obtain e-signatures, so that servicing and sales processes can be completed remotely without hassle.
- As a Relationship Manager, if a **major market event or portfolio change occurs**, I receive a prompt (and possibly a template) to communicate with affected clients, so that I can proactively reach out with relevant advice (for example, "Market dropped 2%, reassure top clients").
- Specification: All communications should be stored in an encrypted manner and comply with the bank's data security and compliance rules. The app should log communications (with timestamps and content summaries) automatically to the client's interaction history for audit trail purposes.

Reporting & Analytics:

- As a Relationship Manager, I can **view my performance dashboard** showing metrics like sales achieved, pipeline size, new clients, and client satisfaction scores, so that I understand my current performance in numbers.
- As a Relationship Manager, I want to **compare my performance to my targets and to my past performance** (e.g., see this quarter vs last quarter), so that I have context for my results and can celebrate or course-correct accordingly.
- As a Relationship Manager, I can **generate or view specific reports** (for example, a report of all clients by AUM, or a pipeline report sorted by likelihood to close), so that I can analyze specific aspects of my business when needed.
- As a Relationship Manager, I want the data in my reports to be **up-to-the-minute**, so that I'm always acting on accurate information (if I close a deal today, it should reflect immediately in my revenue figures).
- As a Relationship Manager, I can **export or share a report** (e.g., send a PDF of my pipeline to my manager) directly from the app, so that reporting to stakeholders is seamless.
- As a Team Manager, I can **view my team's performance metrics and rankings** via the same app (toggling to team view), so that I can identify high performers and who might need help, all from my mobile device.
- Specification: The analytics charts should be interactive (tap to see details, legend toggles) even on mobile. The app must cache recent report data for offline viewing, and then refresh when back online, enabling managers to review data on the go or in client meetings without connectivity.

User Journey Flow Diagram

To understand how a Relationship Manager might navigate through these screens in practice, let us consider a typical day's user journey. The flow diagram below illustrates the overall screen navigation and interactions in the app, showing how the modules interconnect as the RM moves from one task to another.

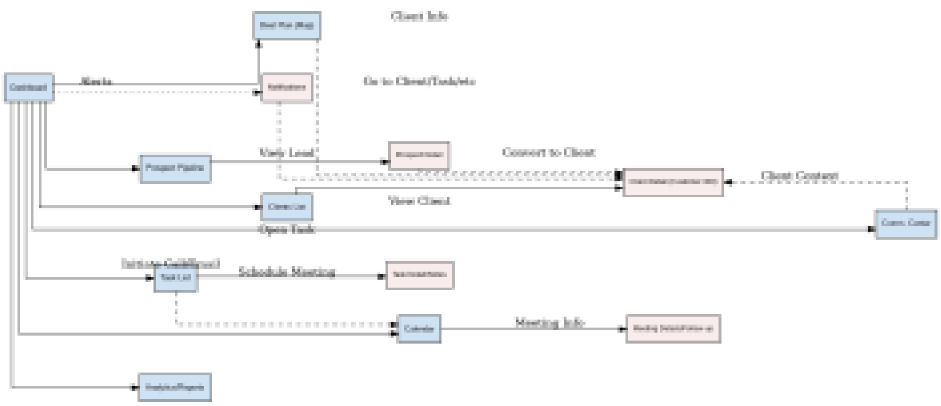

Figure: Overall user journey and navigation flow for the RM mobile app.

The diagram depicts the primary screens (blue) and detailed sub-screens (pink) and how the user transitions between them during daily use. Solid arrows indicate standard navigation paths (often via the main menu or direct user action), while dashed arrows indicate contextual or automated flows triggered by user actions or system events. For example, an RM starts at the **Dashboard** and sees an alert about an overdue follow up – tapping the notification opens the relevant **Task Detail**. From the task, the RM decides to call the client, which opens the **Communication Center** and after the call they jump to the **Client Detail (Customer 360)** to log notes. Later, the RM goes to the **Prospect Pipeline** from the dashboard quick links, and opens a **Prospect Detail**. The RM schedules a meeting via the **Calendar.** After the meeting, the RM logs outcomes which generate a follow-up task. Finally, the RM might review their **Analytics/Reports** at day's end to track progress.

This integrated flow demonstrates the app's seamless navigation: the RM can fluidly move from planning, to executing meetings, to updating records, all within a few taps, with context passing between screens (e.g., the client selected in one module carries over to others). The user journey underscores how each screen and feature supports the RM's field workflow in a cohesive manner, with offline capability ensuring no interruption even if connectivity is lost mid-flow.