



Solution



Developing a
mobile solution to
add real value to
our consumers.

Value and Benefits



Focuses on changing not the P2P payments system itself but the *perceptions* towards it



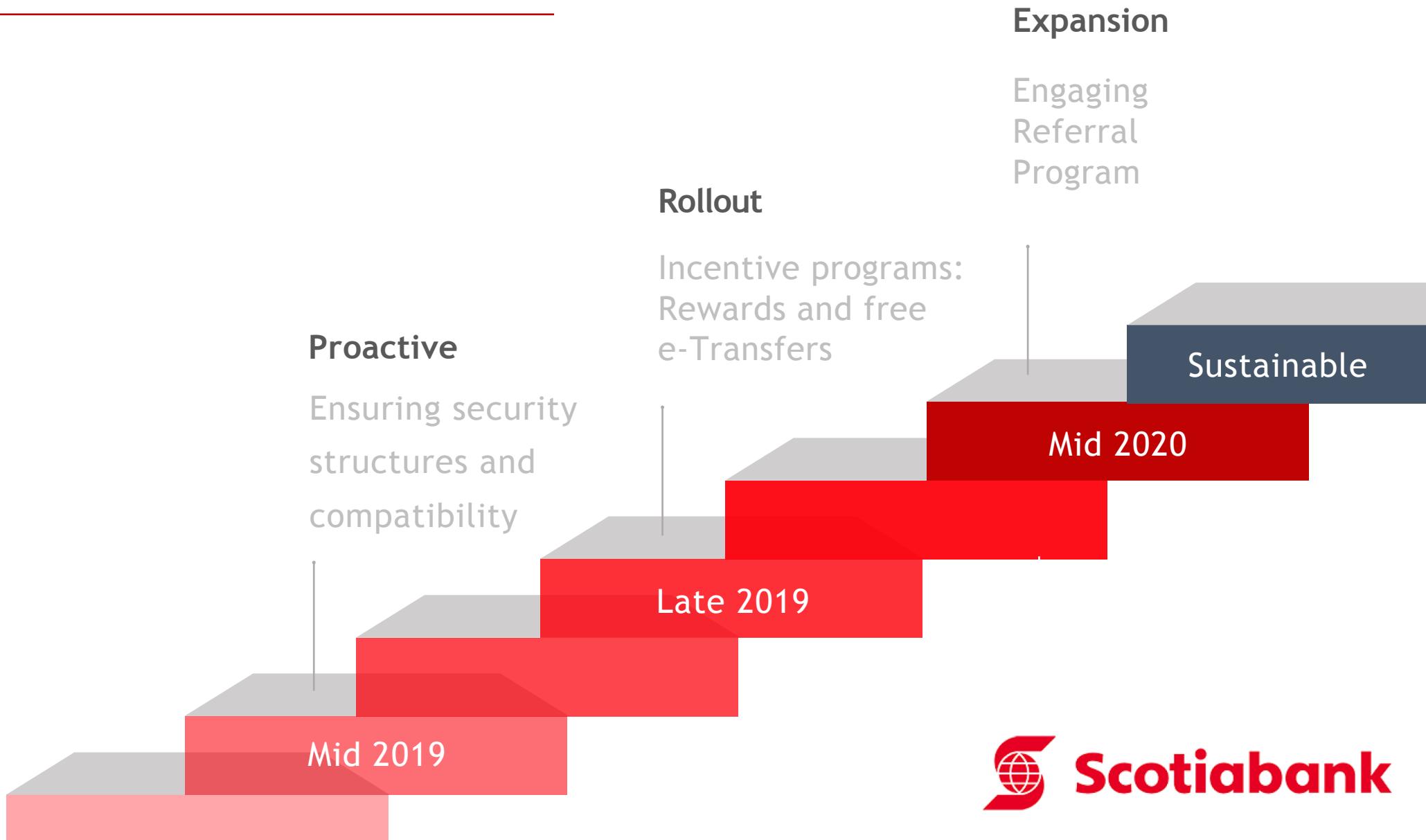
Simplifies personal money transfers by making it more natural, social, and interactive



Increased value for Scotiabank personal banking clients and marketing exposure to user-bases of other banks



Implementation Plan





**CONSOLIDATED STATEMENT
OF OPERATIONS**

FUTURE STEPS

RISKS AND MITIGATIONS

SECURITY AND PRIVACY

Consolidated Statement of Operations

	Year Ended 2020	Year Ended 2021	Year Ended 2022
Revenues			
Captial Gains	70,000	214,900	295,043
Intrest Accrued	37,000	75,369	150,789
Total Revenues	107,000	290,269	445,832
Costs and Expenses			
Development Team	150,000	0	0
Additional Overhead	50,000	50,000	50,000
Maintenance Team	30,000	100,000	100,000
Marketing	100,000	200,000	150,000
Reward Paid Out	20,000	50,000	100,000
Total Cost and Expenses	350,000	400,000	400,000
Net Income	-243,000	-109,731	45,822

Assumptions:

- 2x growth YoY
- 7% capital gains
- 3.7% primate interest rate
- Years assuming increases rate of retention + acquisition along with compounded capital gains
- Does not include intangible benefits



Future Steps



Expansion into other global Scotiabank regions.



Develop partnerships with small businesses and merchants.



Support additional functionality through more rewards methods

01

02

03

Risks and Mitigations

01. Slow Adaption



Low losses from product launch, can limit marketing to Scotiabank users to gain partial benefits

02. Weak Rewards



Evaluate and Modify program by either removing or adding aspects

03. Bad Reviews



Recall and Modify the app before a relaunch

Security and Privacy



Account Access

Account breach detection and notifications. Need fingerprint/login to access account.



Standard Encryption

Safety metrics to protect from fraud in mobile banking.



Options for Privacy

Can make payment transfers not visible by public network

01

02

03