

Dominic Pedruco
Visual Design 3 Fall 2013
Dompedruco.com

diviUp



WALK-THROUGH



STAGING



STAGING



The image shows a mobile application interface for "diviUp Landlord". At the top left is the "diviUp" logo, followed by the word "Landlord". On the right are two circular icons: one with a wrench and screwdriver labeled "REPORT", and another with a dollar sign labeled "PAYMENT".

The main content area displays three tenant profiles:

- Kayla**: rent: \$800.00, deposit: \$400.00. Buttons: CONTRACT, PAY RENT.
- Darren**: rent: \$800.00, deposit: \$400.00. Buttons: CONTRACT, PAY RENT.
- Christina**: rent: \$800.00, deposit: \$600.00. Buttons: CONTRACT, PAY RENT.

A large modal window is open on the right side, titled "RENT PAYMENT NOVEMBER 2013". It says "Make Payment To:" and lists "Johnathan Duke Due: \$800.00/month". There is a checkbox next to his name. At the bottom of the modal, it shows "Total: \$125.86" and a large orange "MAKE PAYMENT" button.

UI ELEMENTS

UI ELEMENTS

PROFILES

MESSAGE

NOTE

CUSTOMIZE

SCAN

RECEIPT

REPORT

PAYMENT

BUDGET

CATEGORY

BUDGET

CATEGORY

SCAN

RECEIPT

REPORT

PAYMENT

PROFILES

MESSAGE

NOTE

CUSTOMIZE

ITC Avant Garde Header (40pt)

Sub Header (30pt)

Avenir

Body Copy (13pt)

Selected

LANDLORD

LANDLORD

SHARE

SHARE

BUDGET

BUDGET

HOME SCREEN

diviUp

Home

LANDLORD

SHARE

BUDGET

PROFILES

MESSAGE

NOTE

CUSTOMIZE

◀ NOVEMBER 2013 ▶

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	Rent Due 25	26	27	28	29	30

LANDLORD SECTION: MENU

diviUp

Landlord



Kayla
rent: \$800.00 deposit: \$400.00

Darren
rent: \$800.00 deposit: \$400.00

Christina
rent: \$800.00 deposit: \$600.00

CONTRACT **PAY RENT**



Kayla
rent: \$800.00 deposit: \$400.00

Darren
rent: \$800.00 deposit: \$400.00

Christina
rent: \$800.00 deposit: \$600.00

CONTRACT **PAY RENT**



REPORT **PAYMENT**

◀ NOVEMBER 2013 ▶ Monthly Rent:\$800.00

Kayla Rent History 

Darren Rent History 

Christina Rent History 

LANDLORD SECTION: PAY RENT

diviUp

Landlord



Kayla
rent: \$800.00 deposit: \$400.00

Darren
rent: \$800.00 deposit: \$400.00

Christina
rent: \$800.00 deposit: \$600.00

REPORT **PAYMENT**

RENT PAYMENT NOVEMBER 2013

Make Payment To:

Johnathan Duke **i**
Due: \$800.00/month

Total: \$125.86 **MAKE PAYMENT**

LANDLORD SECTION: PAY WITH SAVED CARD

diviUp

Landlord

The image shows a landlord dashboard with three tenant profiles and a payment interface.

Tenant Profiles:

- Kayla**: rent: \$800.00, deposit: \$400.00. Buttons: CONTRACT, PAY RENT.
- Darren**: rent: \$800.00, deposit: \$400.00. Buttons: CONTRACT, PAY RENT.
- Christina**: rent: \$800.00, deposit: \$600.00. Buttons: CONTRACT, PAY RENT.

Payment Interface:

Make Payment

Select Card:

- ENDING IN: 5434
Master Card
- ENDING IN: 7896
Visa

Enter Pin:

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
1	2	3	
4	5	6	
7	8	9	
0	COMPLETE		

SHARED SECTION: PAY ROOMMATE

diviUp

Shared


SCAN


RECEIPT



Kayla
contributed: \$54.95 owe: \$125.86

[SAVED CARDS](#) [PAY ROOMMATE](#)



Darren
contributed: \$210.61 owe: -\$29.80

[SAVED CARDS](#) [PAY ROOMMATE](#)



Christina
contributed: \$276.87 owe: -\$96.06

[SAVED CARDS](#) [PAY ROOMMATE](#)

◀ NOVEMBER 2013 ▶ Monthly Total: \$542.43

Darren
groceries Total: \$54.81 

Christina
groceries Total: \$48.81 

Safeway 555 Irving St San Francisco, CA 94127 (415) 555 -1107	Carrots	1.25
	Bananas	2.57
	BBQ Chicken	9.99
	Hot Cheetos	2.99
	Stagg Chilli 2 @ 3.60	7.20
	Greggs Yellow Curry	2.94
	DMN Hot Eng Mustard	3.53
	Avocado 3 @ 1.75	5.25
	Monster Drink 3 @ 1.25	3.75

SHARED SECTION: PAY ROOMMATE

diviUp

Shared



Kayla
contributed: \$54.95 owe: \$125.86

[SAVED CARDS](#) [PAY ROOMMATE](#)



Darren
contributed: \$210.61 owe: -\$29.80

[SAVED CARDS](#) [PAY ROOMMATE](#)



Christina
contributed: \$276.87 owe: -\$96.06

[SAVED CARDS](#) [PAY ROOMMATE](#)



SCAN



RECEIPT

Kayla
per roommate: \$180.81 **Monthly Total: \$542.43**

Make Payment To:

Due: \$80.81 **Darren** Contributed:\$210.61 [i](#)

Due: \$45.05 **Christina** Contributed:\$276.87 [i](#)

Total: \$125.86 [MAKE PAYMENT](#)

SHARED SECTION: PAY WITH SAVED CARD

diviUp

Shared



Kayla
contributed: \$54.95 owe: \$125.86

[SAVED CARDS](#) [PAY ROOMMATE](#)



Darren
contributed: \$210.61 owe: -\$29.80

[SAVED CARDS](#) [PAY ROOMMATE](#)



Christina
contributed: \$276.87 owe: -\$96.06

[SAVED CARDS](#) [PAY ROOMMATE](#)



SCAN



RECEIPT

Make Payment

Select Card:

- ENDING IN: 5434
Master Card
- ENDING IN: 7896
Visa

Enter Pin:

1	2	3
4	5	6
7	8	9
0	COMPLETE	

BUDGET SECTION: MENU

diviUp

Budget



Kayla

Darren

Christina

SAVED CARDS

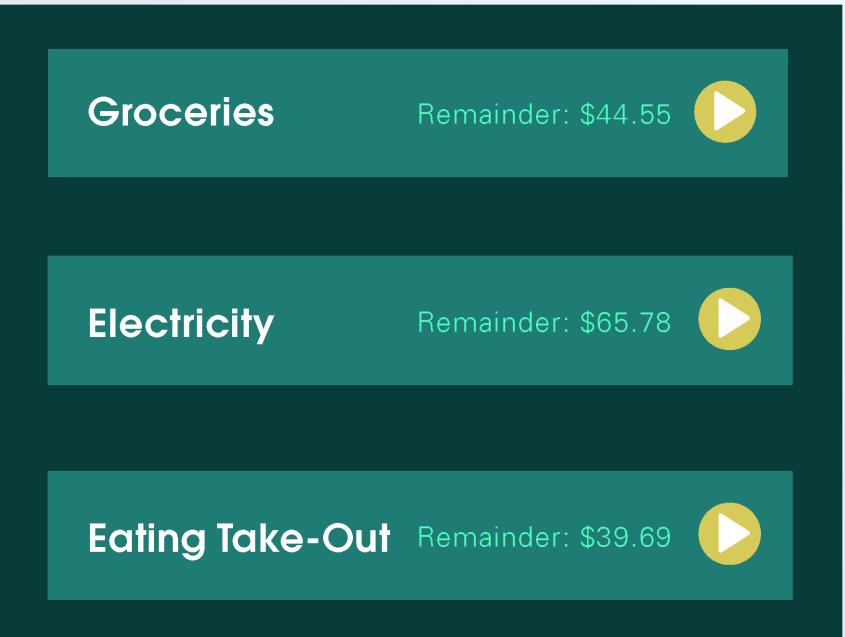
BUDGET

SAVED CARDS

BUDGET

SAVED CARDS

BUDGET



◀ NOVEMBER 2013 ▶

HOUSE FINANCE

Groceries Remainder: \$44.55

Electricity Remainder: \$65.78

Eating Take-Out Remainder: \$39.69



BUDGET

CATEGORY

BUDGET SECTION: MONTHLY OVERVIEW

diviUp

Budget

Kayla

SAVED CARDS BUDGET

Darren

SAVED CARDS BUDGET

Christina

SAVED CARDS BUDGET

Kayla
Linked Card: Ending In - 5434

Current Budgets:

Budget Category	Goal	Remainder
Clothes	\$100	\$40.55
Eating Out	\$2000	\$12.67
Outing Activities	\$200	\$5.89

BUDGET **CATEGORY**

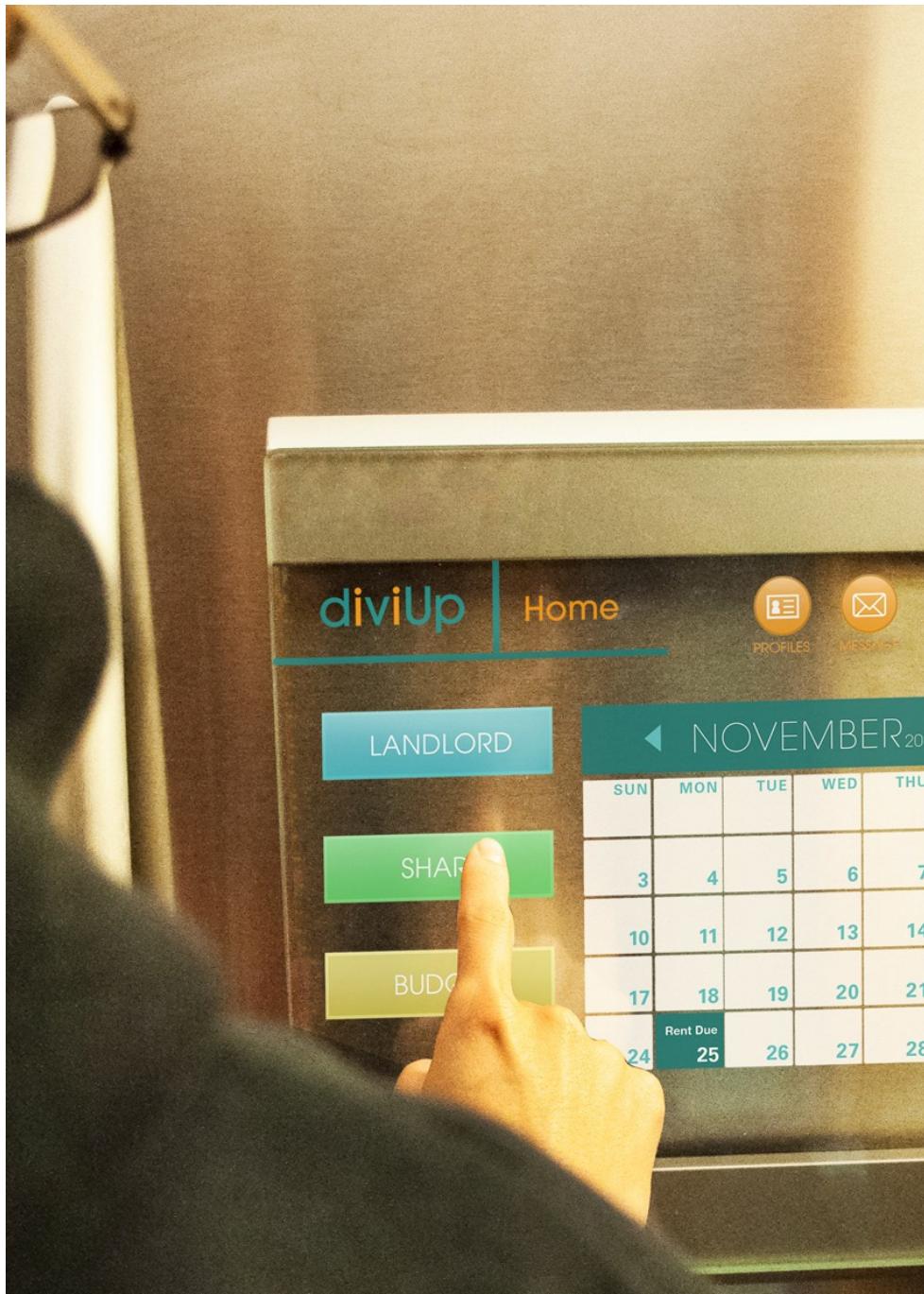
PROBLEM



Current Wayfinding

- The process of roommates taking time to get together to calculate and divide up shared cost
- Finances are not always completely accurate in dividing the cost of utilities, groceries, wifi, etc.
- People not following through with their budgeting because they don't remember to keep track of it online
- Not carrying cash to pay your roommates back for small things

SOLUTION



Magnetic Tablet

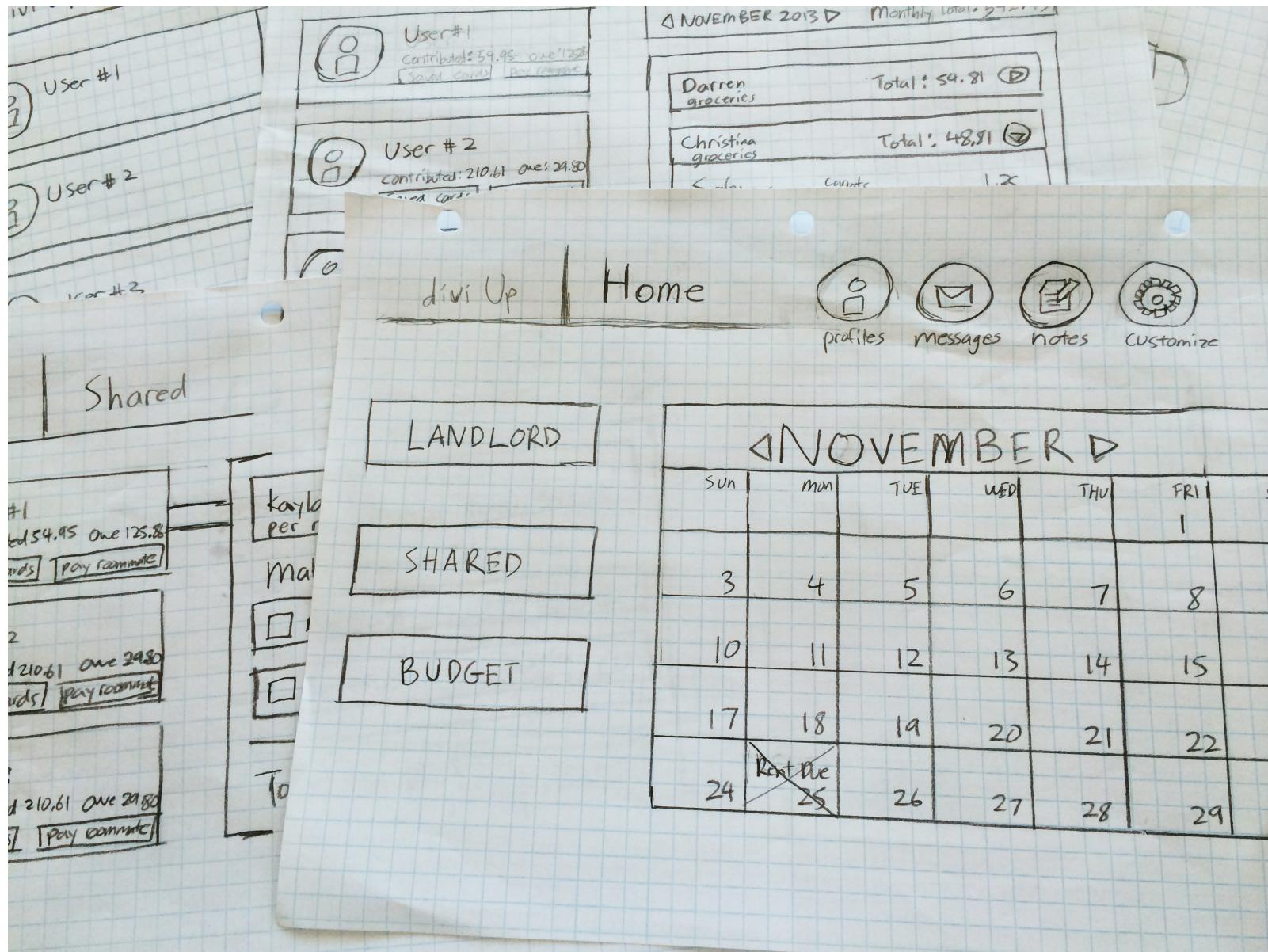
How it works:

- Pay your roommates via saved credit/debt cards that's protected with a personal pin
- The system will categorize purchases based on company name.
- The information would be input by the linked credit/debt cards
- Pay your rent directly to your landlord

Wayfinding:

I wanted to explore how a user would navigate within the system through UI, icons. In addition make it more efficient for the user to reach their end goals of paying bills or paying each other. I want to include different flows in the system that a user would navigate through to find different end goals.

PAPER PROTOTYPE



USER TESTING



SWOT ANALYSIS

Strength

- A more efficient way to pay the landlord directly through this system.
- Helps with budgeting between roommates
- A system where you can keep track of home finances between roommates (cost of utilities, groceries, and shared cost).
- Helps categorizes and budgets purchases by linking your credit card

Weakness

- People might not think the system is secure enough to share a credit card
- Problem with people remembering to scan receipts into system
- People might not see the benefit of having a home finance system

Opportunity

- Tailored to making sure multiple parties are squared away financially
- Making it easier to request problems to be fixed through
- Creating a system where it combines paying bills, categorizing, and establishing who owes each other money

Threat

- Other companies like Mint, BillBuddy, etc, who do similar products to financing and budgeting
- Competitors who already have customers using a similar product

TARGET MARKET



My target audience are men and women from the age of 20- 30. From my research, I found that a majority of the people who rent and share a space with other people (not married or significantly involved with) are people who are under 30 years old. This demographic is generally familiar with communication, media, and digital technologies. This demographic of people are students or have graduated college and are now working full time, but share a space with friends or sometimes strangers.

PERSONAS



Kayla (24), Darren (26), Jennifer (24)

Occupations: Student, Art Director, Fashion Designer

Location: Sunset District, San Francisco CA

They've been roommates for 4 years and are very close friends. They share cost of utilities, groceries, and toiletries together. The roommates usually keep a piece of paper to write down the total price of how much groceries were and ask their roommates to pay them back. They also keep a list of whose turn it is to clean and do dishes and such. They write out checks to pay their landlord for rent.



Ryan (19), Kris (20), Sarah (20)

Occupations: Student, Student, Student

Location: UC Davis Campus Housing, Davis CA

They've been roommates for 4 years and are very close friends. They share cost of utilities, groceries, and toiletries together. The roommates usually keep a piece of paper to write down the total price of how much groceries were and ask their roommates to pay them back. They also keep a list of whose turn it is to clean and do dishes and such. They write out checks to pay their landlord for rent.



Adam (30), Andy (28)

Occupations: Programmer, Student

Location: Sunset District, San Francisco CA

Adam and Andy are a married couple who live in a condo in the Financial District. They currently use online banking to pay for their bills. They use services like mint.com to categorize their home finances so it's easier to see where their money is going and helps them budget.

COMPETITORS



Summary:

Venmo provides a social way to pay your friends when you owe them money and don't want to deal with cash. Sending and requesting money to & from your friends is simple in Venmo, and you can even send money to people who don't have Venmo accounts yet by simply paying their phone number or email address (they'll just sign up to accept your payment).

Pros:

- Easy way to pay friends for situations like splitting lunch bills
- Able to pay through text/ emails
- A good alternative to paying back friends with cash

Cons:

- Doesn't manage how much money you owe your friends
- Is not meant for budgeting
- Small Fees for using that service



Summary:

Mint is a free online personal finance software that offers money management tools. The absence of account reconciliation features or running account balances make Mint excellent personal finance tools make it ideal for many people. Mint helps categorizes purchases to help users with personal financing.

Pros:

- Flexible budgeting tool allows for experimenting with difference scenarios
- Sends financial summaries and alerts via email or text message
- Tax tools integrated with Turbo Tax

Cons:

- Does not reconcile accounts.
- No running account balances in account registers.
- Does not support multiple currencies.
- Can't assign multiple savings goals to one account.

COMPETITORS



Summary:

Doxo is a relatively new website and service that lets users manage household payments, connect with utility and service providers, and backup important family documents while you're at it. Doxo is basically an online filing cabinet, where you can view all your e-statements in one place. There's no need to log into ten different site, your electric and gas providers, cable providers, credit card, video streaming service, etc. just to know where all the household bills stand.

Pros:

- Able to pay bills for utilities, credit cards, and other services
- Flexible and customizable folder structure

Cons:

- Doesn't save household finances
- Doesn't have a section for calendar or contacts



Summary:

Square Cash allows person-to-person money via e-mail. The service allows users to send money by drafting an e-mail, including the dollar amount in the subject of the e-mail, and CC'ing Square Cash, initiating a transfer directly to the recipient's debit card.

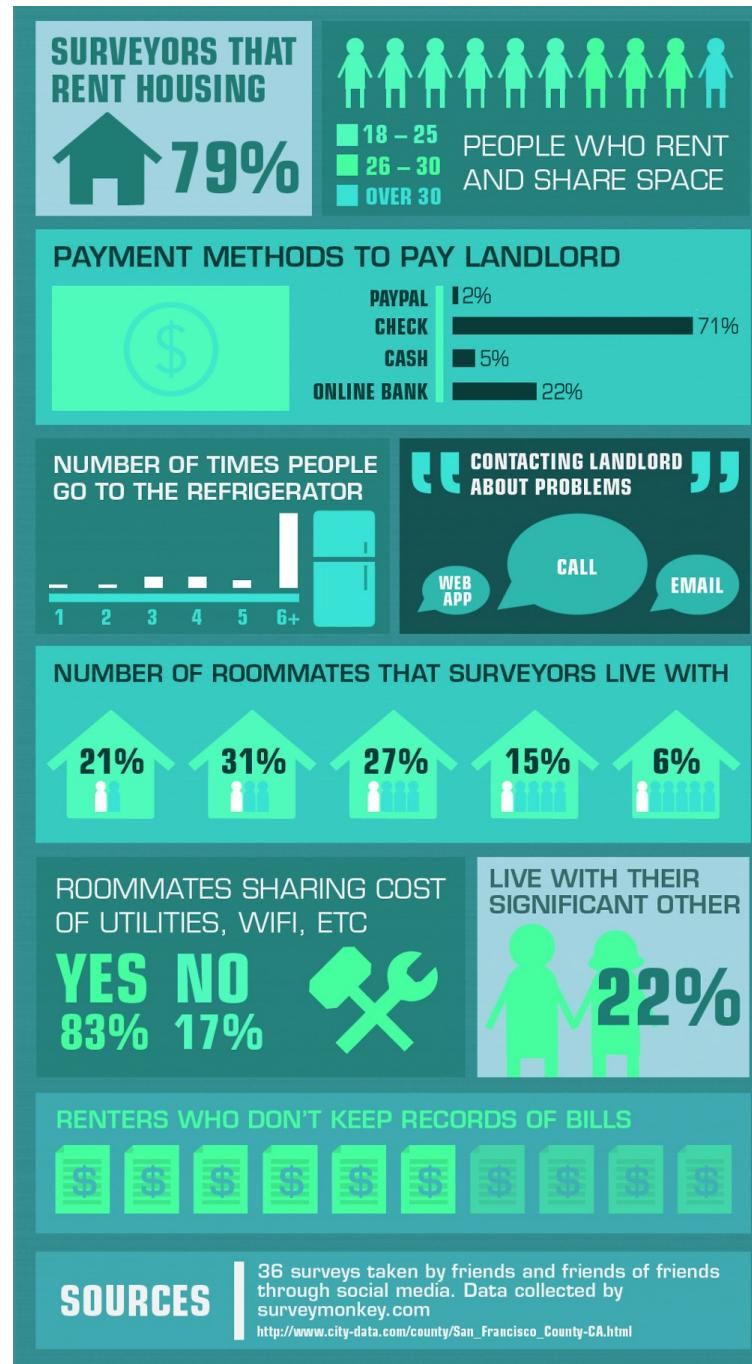
Pros:

- The service is currently free
- It's a convenient alternative to paying people. It pays people via email

Cons:

- No support for credit card accounts
- Transfers cap off at \$250 unless you give social security number/DOB

INFOGRAPHIC



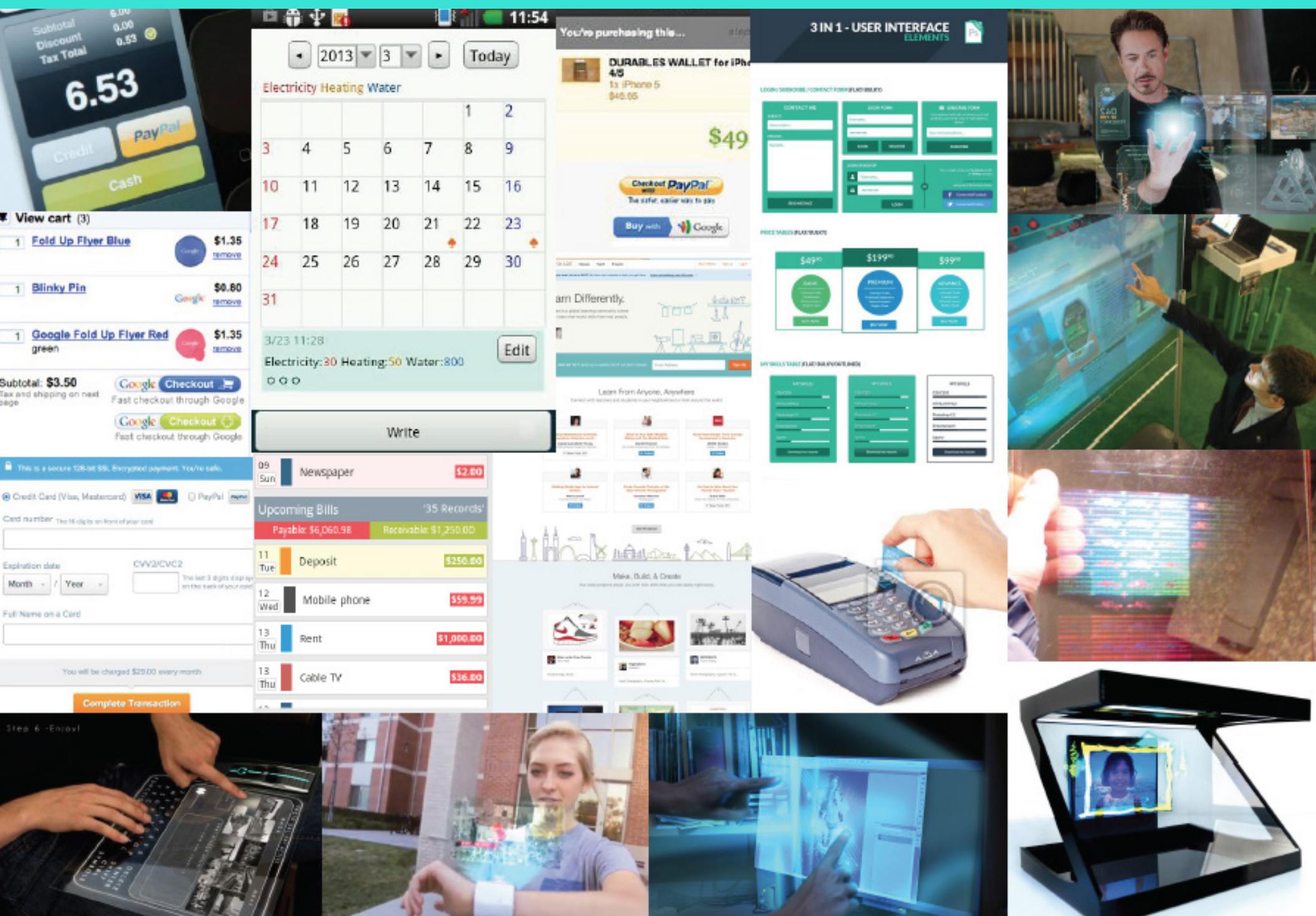
MOOD BOARD: EXPRESSIONS



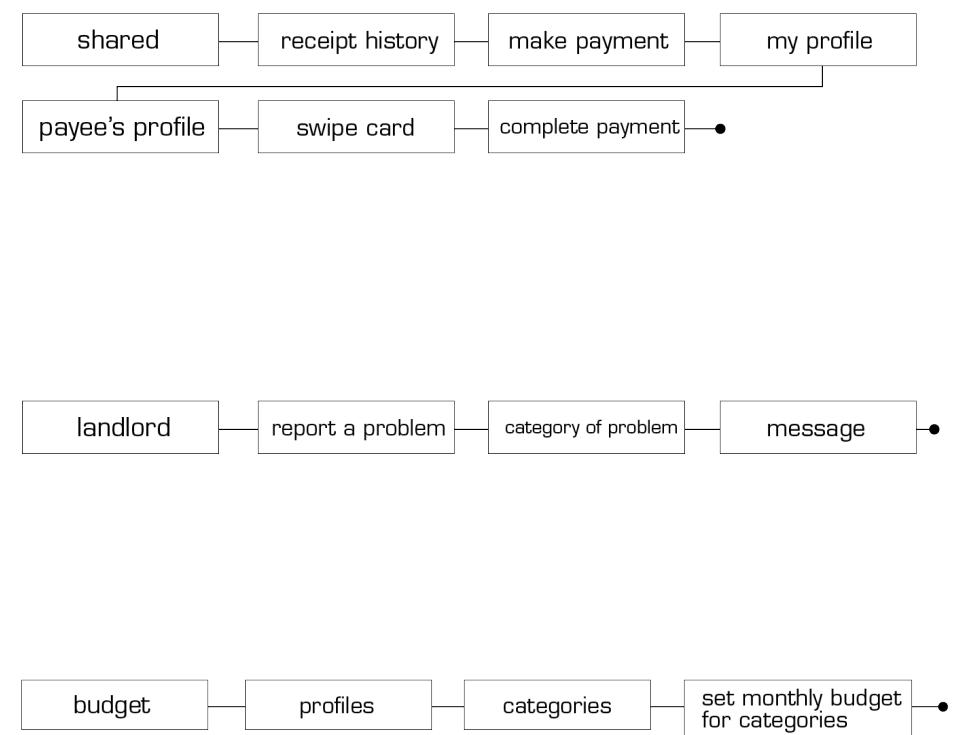
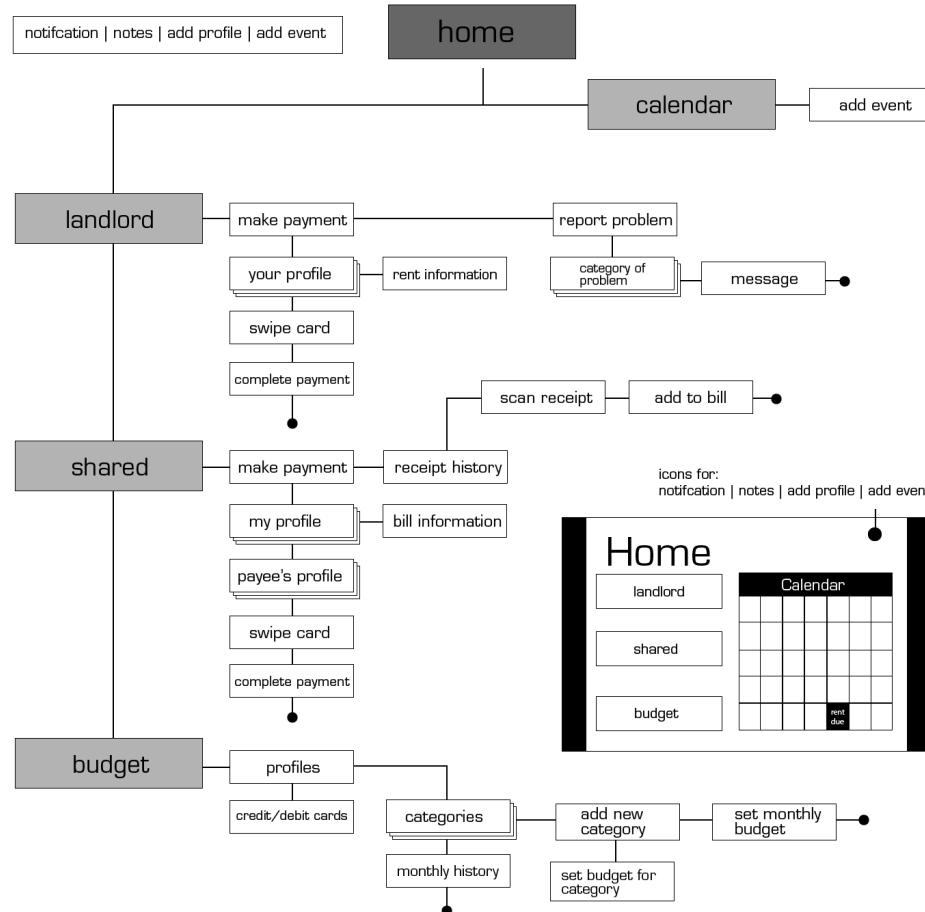
MOOD BOARD: SHAPES AND TEXTURES



MOOD BOARD: TECH AND UX



IA MAP & USER FLOWS



ROUGH UI ELEMENTS: FLAT

UI ELEMENTS



profiles



message



note



add event



set budget



message



category



scan



info



payment



to-do list



receipt



**ITC Avant Garde
Header (40pt)**
Sub Header (30pt)

Avenir

Body Copy (13pt)

Selected

LANDLORD

LANDLORD

SHARE

SHARE

BUDGET

BUDGET

WIREFRAMES

The Home screen for landlords includes:

- diviUp logo and "Home" title.
- Three main sections: (LANDLORD), (SHARE), and (BUDGET).
- Four navigation icons: profiles, notes, to-do list, and add event.

The Shared screen displays:

- diviUp logo and "Shared" title.
- Roommate profiles for John Doe, John Doe, and John Doe 2.
- Roommate statistics: Roommates: 3, Monthly Total: \$542.43.
- A grocery bill from Safeway with items and prices:

Item	Price
Carrots	1.25
Bananas	2.57
BBQ Chicken	9.99
Hot Cheetos	2.99
Stagg Chilli 2 @ 3.60	7.20
Greggs Yellow Curry	2.94
DMN Hot Eng Mustard	3.53
Avocado 3 @ 1.75	5.25

The Shared screen shows payment details:

- Roommate profiles for John Doe, John Doe 2, and John Doe 3.
- John Doe's debt: per roommate: \$180.81, Monthly Total: \$542.43.
- Make Payment To section with due amounts for John Doe 2 and John Doe 3.
- Total: \$125.86 and a (PAY NOW-BUTTON).
- Navigation icons: scan and add to bill.

The Shared screen for payment includes:

- Roommate profiles for John Doe, John Doe 2, and John Doe 3.
- John Doe's debt: per roommate: \$180.81, Monthly Total: \$542.43.
- Make Payment To section with due amounts for John Doe 2 and John Doe 3.
- Total: \$125.86 and a (PAY NOW-BUTTON).
- Navigation icons: scan and add to bill.
- Card selection and pin entry fields:

 - Select Card: Master Card, Visa.
 - Enter Pin: numeric keypad and (Complete Button).

VISUAL DESIGN

diviUp

Home

LANDLORD

SHARE

BUDGET

NOVEMBER 2013

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

Rent Due

profiles note to-do list add event

diviUp

Shared

Kayla contributed: \$54.95 owe: \$124.50 SAVED CARDS PAY ROOMATE

Darren contributed: \$210.61 owe: -\$29.80 SAVED CARDS PAY ROOMATE

Christina contributed: \$276.87 owe: -\$96.06 SAVED CARDS PAY ROOMATE

◀ November 2013 ▶ Monthly Total: \$542.43

Darren groceries Total: \$54.81

Christina groceries Total: \$54.81

Safeway 555 Irving St San Francisco, CA 94127 (415) 555-1107	Carrots	1.25
	Bananas	2.57
	BBQ Chicken	9.99
	Hot Cheetos	2.99
	Stagg Chili 2 @ 3.60	7.20
	Greggs Yellow Curry	2.94
	DMN Hot Eng Mustard	3.53
	Avocado 3 @ 1.75	5.25

diviUp

Shared

Kayla contributed: \$54.95 owe: \$124.50 SAVED CARDS PAY ROOMATE

Darren contributed: \$210.61 owe: -\$29.80 SAVED CARDS PAY ROOMATE

Christina contributed: \$276.87 owe: -\$96.06 SAVED CARDS PAY ROOMATE

Make Payment To:

- Due: \$80.81 Darren Contributed: \$210.61
- Due: \$45.05 Christina Contributed: \$276.87

Total: \$125.86 MAKE PAYMENT

scan add to bill

diviUp

Shared

Kayla contributed: \$54.95 owe: \$124.50 SAVED CARDS PAY ROOMATE

Darren contributed: \$210.61 owe: -\$29.80 SAVED CARDS PAY ROOMATE

Christina contributed: \$276.87 owe: -\$96.06 SAVED CARDS PAY ROOMATE

Make Payment To:

- Due: \$80.81
- Due: \$45.05

Total: \$125.86 MAKE PAYMENT

Select Card:
Master Card
Visa

Enter Pin:
1 2 3
4 5 6
7 8 9
0 COMPLETE

THANK YOU!

