

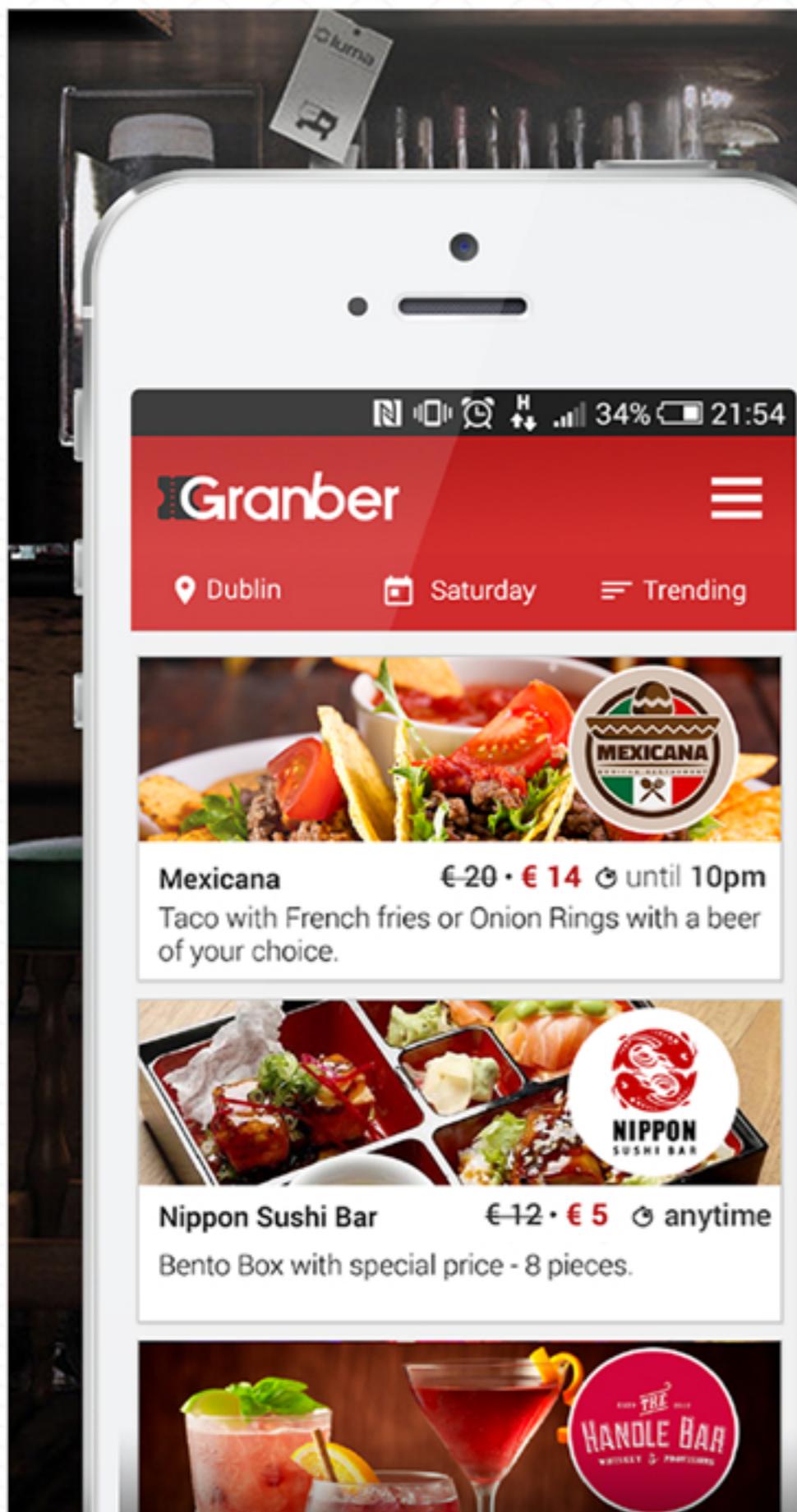


Granber Instant Vouchers is a startup project that has the goal to provide discounts on special venues without paying in advance or making a booking.

The customer pays at the venue with easy validation.

Easy for the customers!

Good for the venue!



Enjoy discounts immediately at your favorite places.

Get Granber now!

Available on the [App Store](#)

ANDROID APP ON [Google Play](#)

Granber
INSTANT Vouchers

A promotional banner for the Granber app. The background shows a dark bar interior with a well-stocked bar counter. The main text 'Enjoy discounts immediately at your favorite places.' is displayed in large white letters. Below it, a large call-to-action button says 'Get Granber now!' with a white border. At the bottom, there are two download links: 'Available on the App Store' with the Apple logo and 'ANDROID APP ON Google Play' with the Google Play logo. The Granber logo and 'INSTANT Vouchers' tagline are at the bottom.

My Tasks

- Responsible for all product cycle, from conception, development, testing, marketing, and shipping
- Acting as a Product Owner and writing business flows
- Storyboarding workflows based on Canvas Business Model
- Managing task using Kanban Board
- Delivering results based on Lean Start-up Methodology (Learn - Build - Measure)
- Branding definition, illustrations, icons design and all visual communication
- Sketching, wireframing and prototyping screens application
- User Experience Design
- Designing and Developing User Interface for mobile and web version
- User testing and interviewing



Get vouchers instantly
to enjoy discounts
from the best places in town.



granber.ie

Get vouchers instantly
to enjoy discounts
from the best places in town.

Download the APP and Sign up at
Granber with your Facebook Account.
It is FREE!

Check all the vouchers available
and claim any without paying for it.

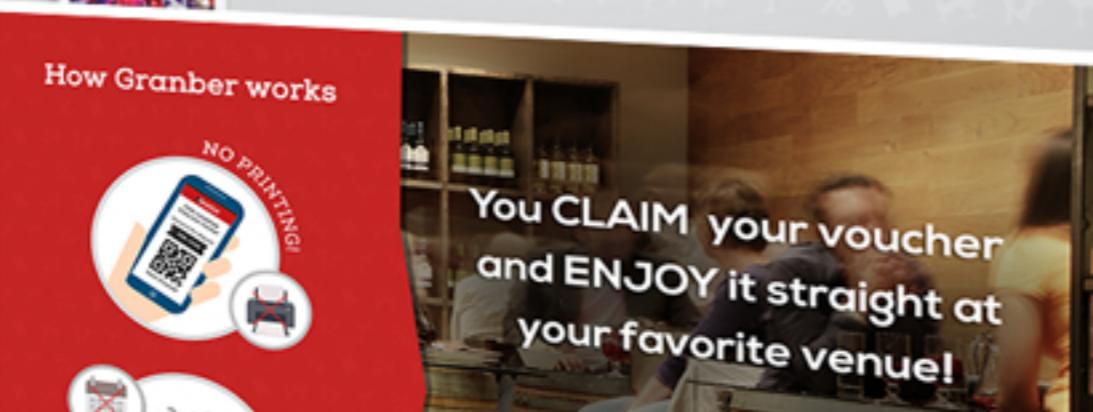
Just show your voucher at the reception
or at the bar of your choice.

This is it! Enjoy the discounts
paying less for your order or entrance.

Simple



Get vouchers instantly
to enjoy discounts
from the best places in town.



MYGCN

VOUCHER PAGES.IE
IRELANDS DISCOUNT VOUCHER DIRECTORY

GROUPON

vouchercloud™
Live more. Spend less.

Quick Intro

I have had the opportunity to run my own start-up, where I had the chance to work in different roles from the first draft until we have decided to discontinue the project.

The motivation

- Tourism in Ireland (8.7m in 2016)*
- Number of new foreign students (+23,000 in 2017)**
- Large number of promoters on the street in Dublin

Advantage of competitors

- No payment required
- No booking required
- Easy validation with QR-Code

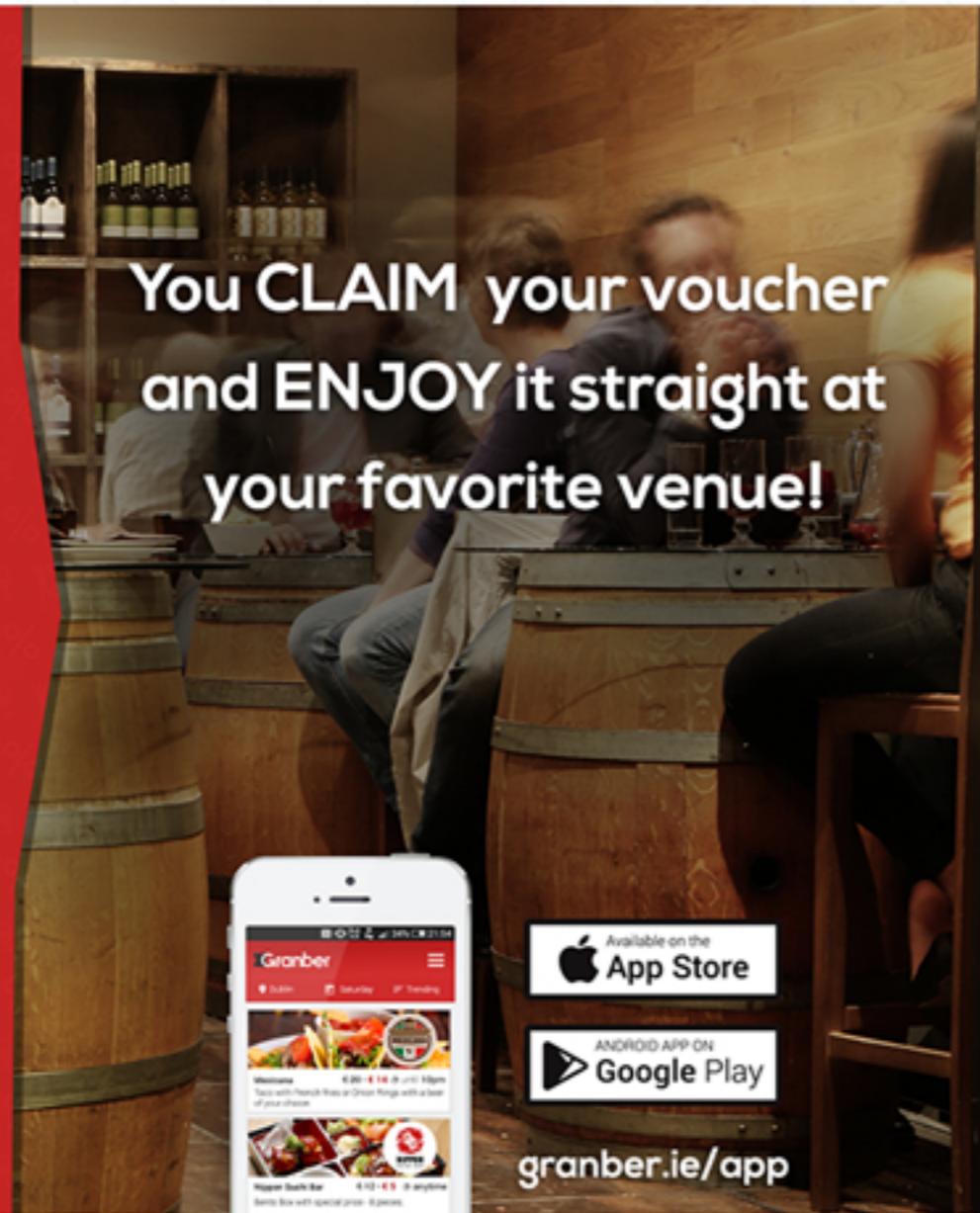
*http://www.failteireland.ie/FailteIreland/media/WebsiteStructure/Documents/3_Research_Insights/3_General_SurveysReports/Tourism-Facts-2016.pdf?ext=.pdf

**<https://www.independent.ie/irish-news/education/number-of-international-students-here-growing-36396249.html>

How Granber works



Granber
INSTANT Vouchers



We promote daily special offers from bars, pubs and restaurants.

- ◆ ZERO COSTS
- ◆ FREE ADVERTISING
- ◆ EASY VALIDATION
- ◆ NO THIRD PARTIES

A smartphone screen shows the Granber app's "My Vouchers" section. It lists special offers from "Beer Pub" (Tandoori Burger 6oz with French fries or Onion Rings with a beer of your choice), "Mexicana" (Taco with French Fries or Onion Rings with a beer until 10pm), and "Nippon Sushi Bar" (Bento Box with special price - 8 pieces). A QR code is displayed. A circular inset shows a chalkboard menu for "OH COFFEE CO." with various breakfast items and a large red X drawn across it.

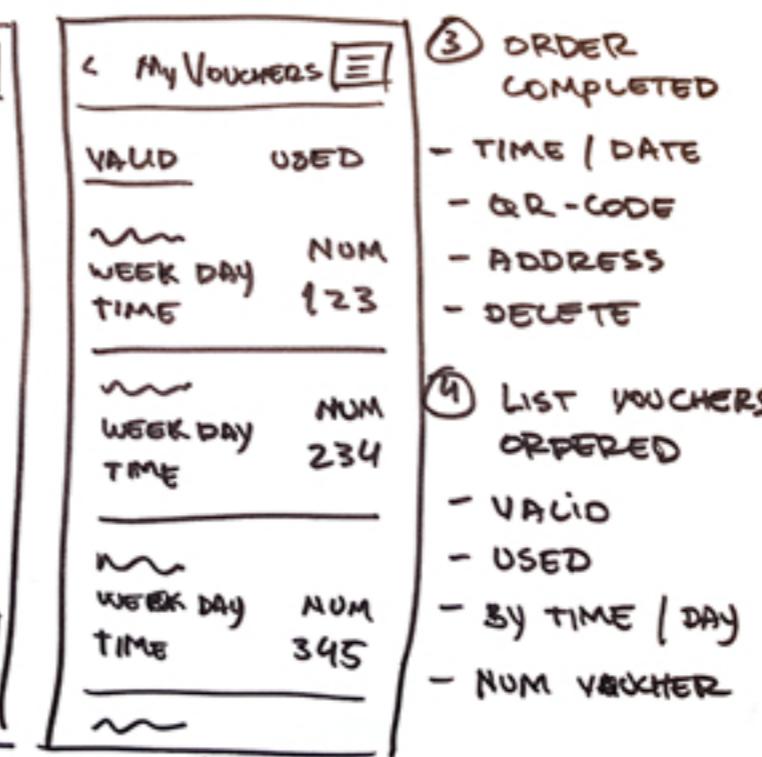
The problem and proposal solution

Our proposal was solving a problem from two sides: customers and venues.

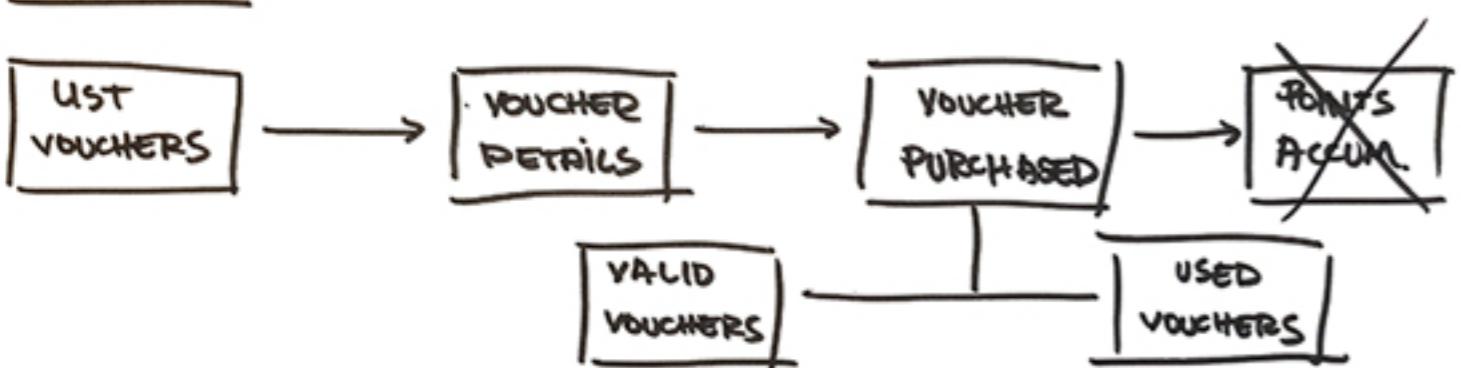
- **Customers:** To get discounts from different places in town, valid to use on the way without making a booking or paying in advanced.
- **Venues:** A new option of advertising, reduce cost with promotion and avoid third parties payment.



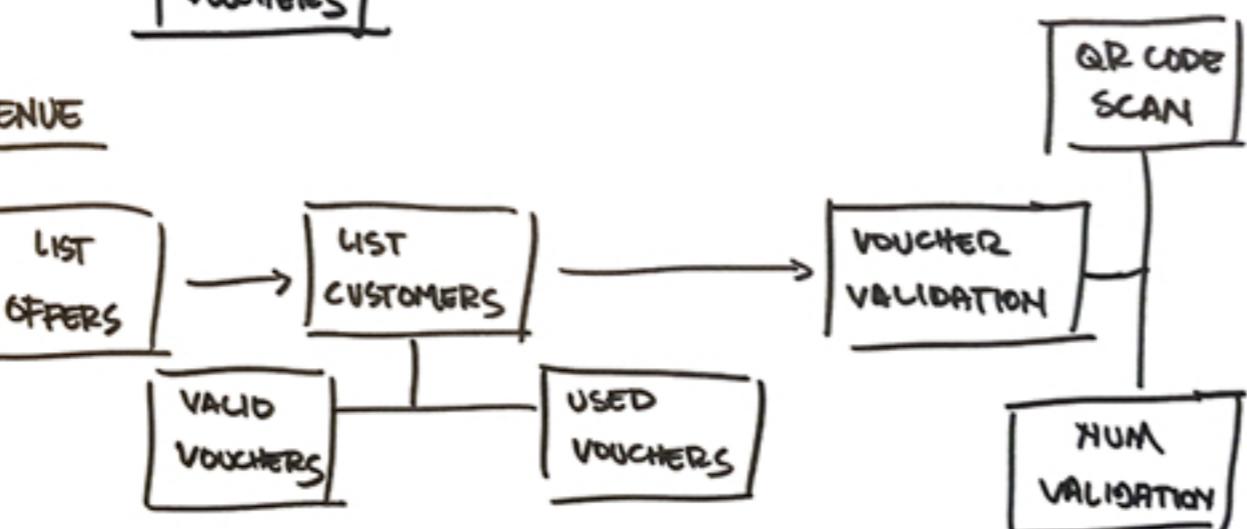
① HOME
 - LIST ALL OFFERS
 - OFFER PER DAY
 - TRADING AND NEARBY
 - SHOW TIME LEFT
 - OLD PRICE / PROMO PRICE
 ② OFFER DETAIL
 - NUMBER OF AVAILABLE
 - NUM. OF CLAIMED
 - VENUE DESCRIPTION
 - OFFER DESCRIPTION
 - MAP
 - CLAIM BTN FIXED



CUSTOMERS



VENUE



Research

After identifying the competitors and understand the marketing gap, I started creating users stories, flows and wireframing on paper, moving later to the digital design and staying on the MVP process.

1. Who are our customers?
2. What are the customer's needs?
3. How the competitors solve these problems?
4. What can we do better and different from the competitors?

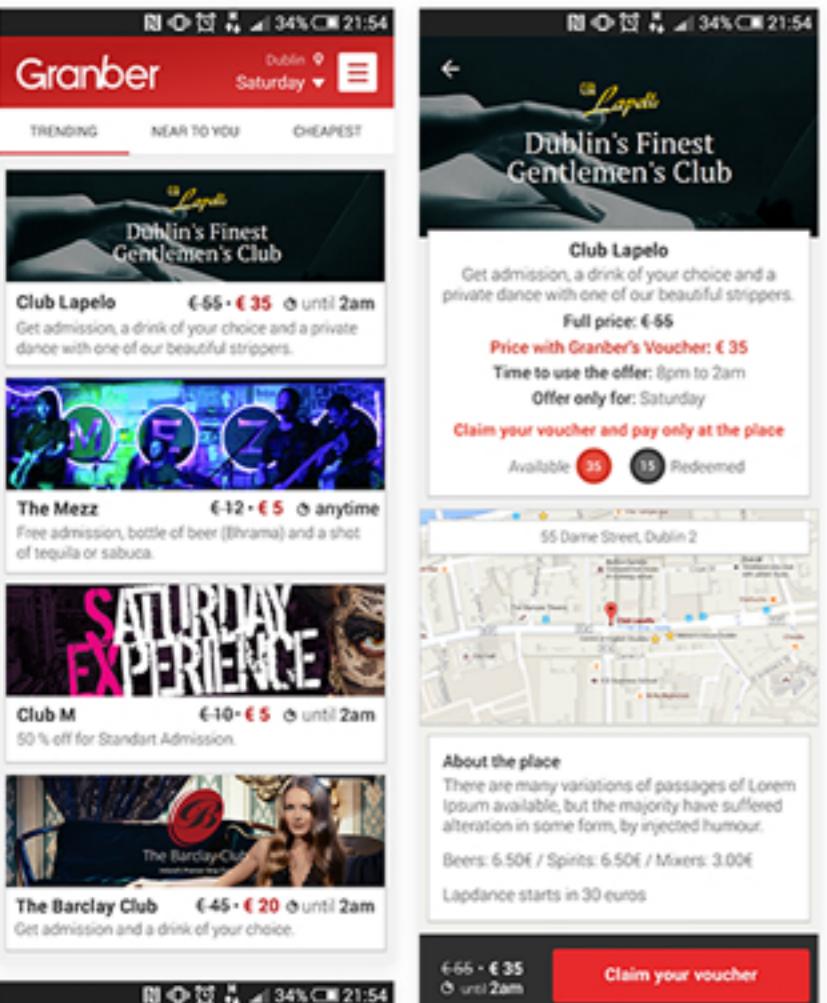
Sketches and Prototype

The venues have always a busy environment and we had to build a flow that is straightforward for the users and for the bar staff.

UX key points:

- Easy offer visualization
- Quick flow to purchase a voucher
- Real-time response to the bar staff
- Easy validation from the bar staff

Customer Area

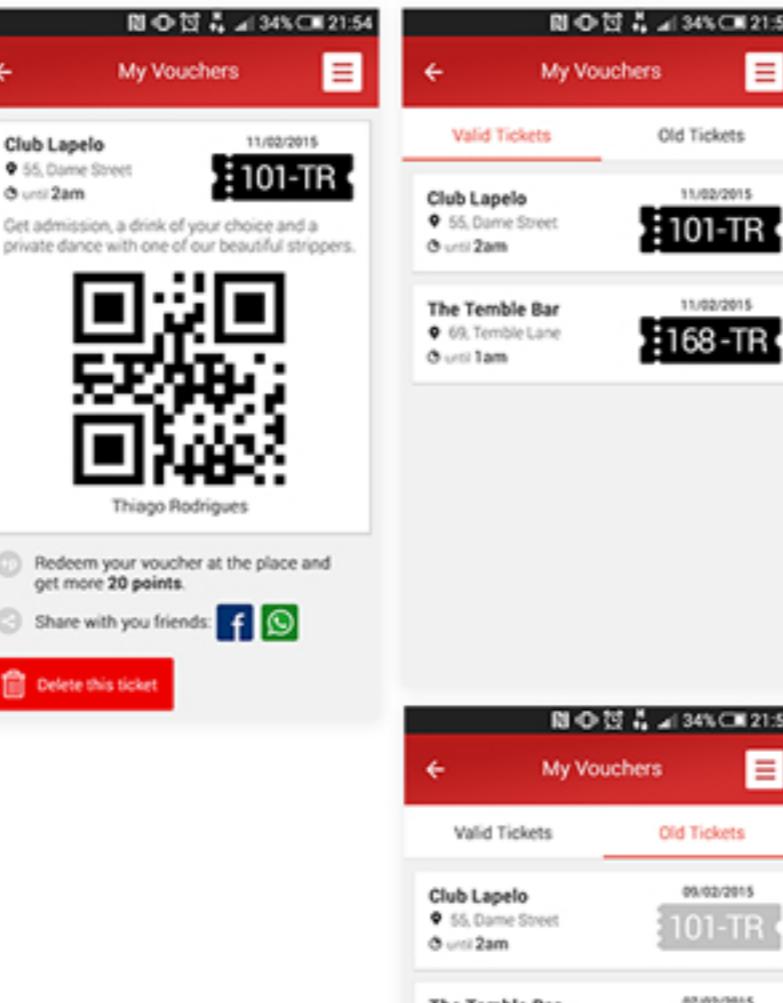


The app displays a list of trending offers:

- Club Lapelo**: €65 - €35 until 2am. Get admission, a drink of your choice and a private dance with one of our beautiful strippers.
- The Mezz**: €12 - €5 anytime. Free admission, bottle of beer (Havana) and a shot of tequila or sabuka.
- SATURDAY EXPERIENCE**: €10 - €5 until 2am. 50% off for Standard Admission.
- The Barclay Club**: €45 - €20 until 2am. Get admission and a drink of your choice.

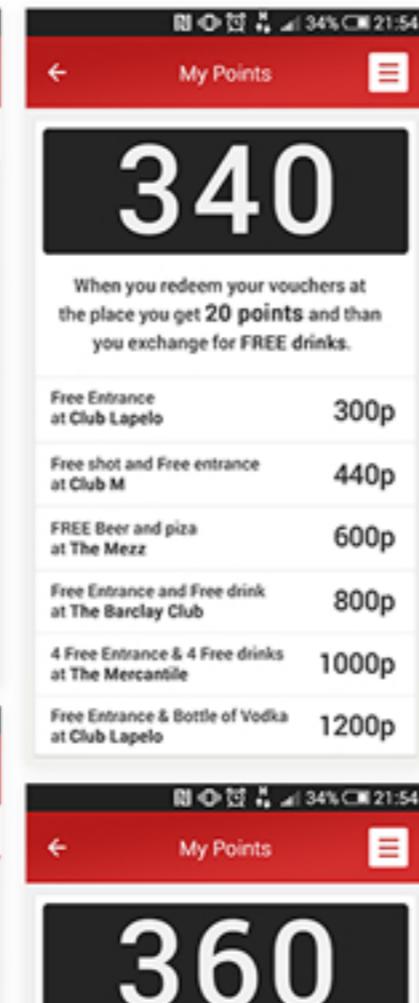
Granber Manager screen:

VENUE AREA



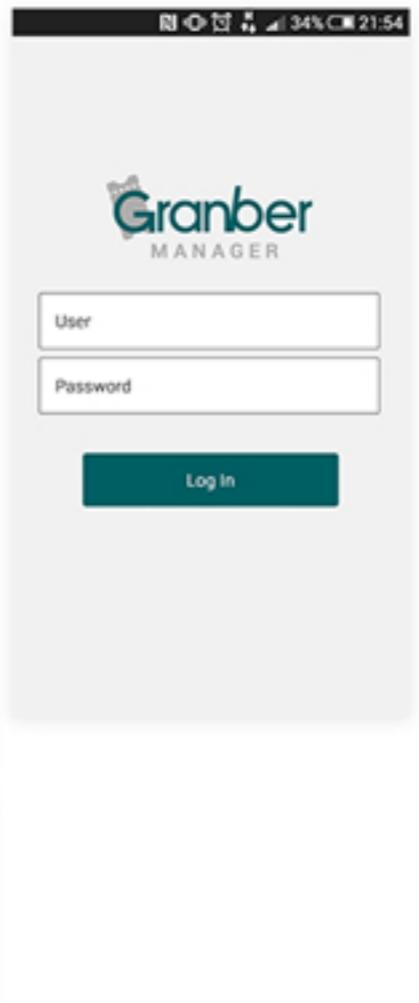
The screen shows venue details for Club Lapelo and a QR code for a voucher.

Customer Area



A voucher for Club Lapelo is shown, valid until 2am on Saturday. It includes a QR code and a map.

Customer Area



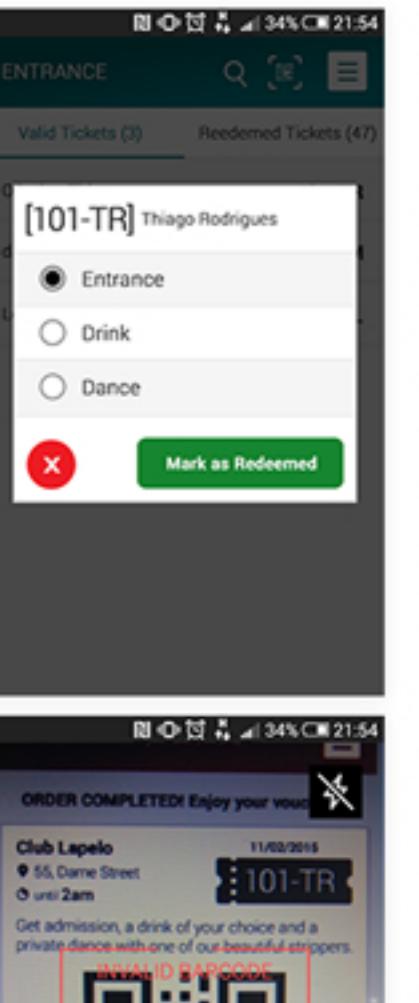
A second screenshot of the Granber mobile app showing a voucher for Club Lapelo.

Customer Area



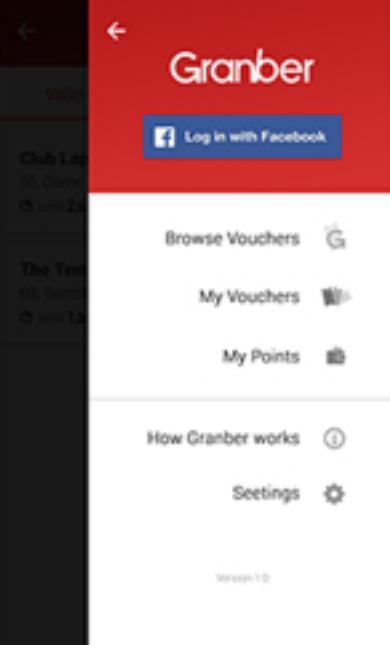
A third screenshot of the Granber mobile app showing a voucher for Club Lapelo.

Customer Area



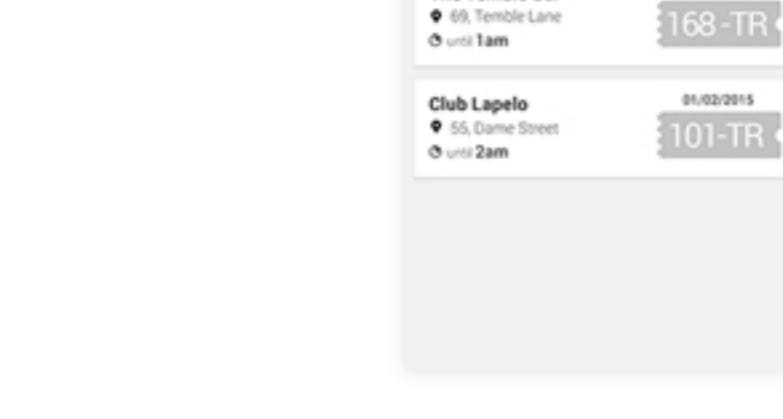
A fourth screenshot of the Granber mobile app showing a voucher for Club Lapelo.

Customer Area



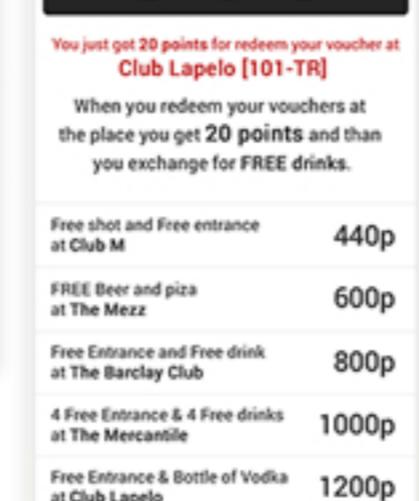
The sidebar menu includes options like Value, Club Lapelo, The Temble Bar, My Vouchers, My Points, How Granber works, and Settings.

Customer Area



A fifth screenshot of the Granber mobile app showing a voucher for Club Lapelo.

Customer Area



A sixth screenshot of the Granber mobile app showing a voucher for Club Lapelo.

Customer Area



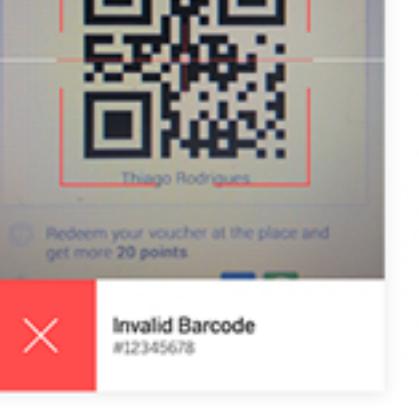
A seventh screenshot of the Granber mobile app showing a voucher for Club Lapelo.

Customer Area



A eighth screenshot of the Granber mobile app showing a voucher for Club Lapelo.

Customer Area



A ninth screenshot of the Granber mobile app showing a voucher for Club Lapelo.

Customer Area



The sidebar menu includes options like Value, Club Lapelo, The Temble Bar, My Vouchers, My Points, How Granber works, and Settings.

Customer Area



A tenth screenshot of the Granber mobile app showing a voucher for Club Lapelo.

Customer Area



A eleventh screenshot of the Granber mobile app showing a voucher for Club Lapelo.

Customer Area



A twelfth screenshot of the Granber mobile app showing a voucher for Club Lapelo.

Customer Area



A thirteenth screenshot of the Granber mobile app showing a voucher for Club Lapelo.

Customer Area



A fourteenth screenshot of the Granber mobile app showing a voucher for Club Lapelo.

TRENDING NEAR TO YOU CHEAPEST



Beer Pub

€20 · €14 until 10pm

Taxidriver Burger 6oz with french fries or ring onions and a beer of your choice.



Main Bar

€12 · €5 anytime

Free admission, bottle of beer (Bhrama) and a shot of tequila or sabuca. LIVE Music tonight!



Rock Night Bar

€10 · €5 until 2am

50% off for Standard Admission.



Family Bakery

€10 · €7 until 20pm



Beer Pub

Taxidriver Burger 6oz with french fries or ring onions and a beer of your choice.

Full price: €20

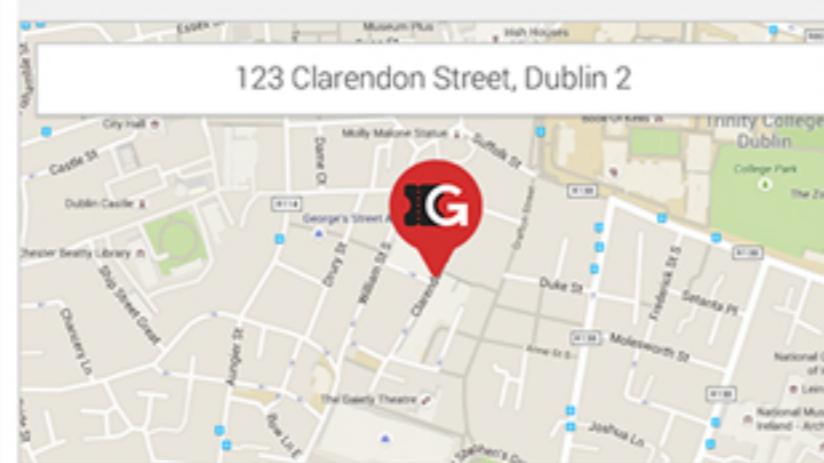
Price with Granber's Voucher: €14

Time to use the offer: 2pm to 10pm

Offer only for: Saturday

Claim your voucher and pay only at the place

Available 35 15 Redeemed



About the place

Elevation Burger was originally conceived in 2002. Our founder, Hans Hess, couldn't find the burger he'd been dreaming about since he left California.

€20 · €14
 until 10pm

Claim your voucher

ORDER COMPLETED! Enjoy your voucher ;)

Beer Pub

01/04/2015

101-TR

123 Clarendon Street

until 10pm

Taxidriver Burger 6oz with french fries or ring onions and a beer of your choice.



Thiago Rodrigues

+p Redeem your voucher at the place and get more **20 points**.

Share with your friends:

Delete this ticket

Valid Tickets

Club Lapelo

11/02/2015

101-TR

55, Dame Street

until 2am

The Temble Bar

11/02/2015

168-TR

69, Temble Lane

until 1am

Valid Tickets

Club Lapelo

09/02/2015

101-TR

55, Dame Street

until 2am

The Temble Bar

07/02/2015

168-TR

69, Temble Lane

until 1am

Old Tickets

Club Lapelo

01/02/2015

101-TR

55, Dame Street

until 2am



Search for a pub, venue or offer



MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

SUNDAY



2 Heineken's + Hot Chicken Wings 200g

200
AVAILABLE
0 TAKEN

FROM: 2:00
PM
TO: 12:00 AM

€ 15.00



Burger 6oz with French fries or Onion
Rings with a beer of your choice.

100
AVAILABLE
0 TAKEN

FROM: 3:28
PM
TO: 12:00 AM

€ 9.00



Tacos with 15% discount

100
AVAILABLE
0 TAKEN

FROM: 10:00
AM
TO: 10:00 PM

€ 5.90



Two for ONE cocktails

200
AVAILABLE
0 TAKEN

FROM: 2:00
PM
TO: 12:00 AM

€ 5.00



Granber

Browse Vouchers
How Granber works
Subscribe our newsletter

Info

Advertise on Granber
Contact Us
Terms and Conditions

Social Network

Facebook
Twitter
Instagram

Development

The App has 2 core sections:

The **Customer area**, where we show the offers available on Mobile (iOs and Android) and Web versions.

The **Venue area**, where we do the vouchers validation, has the customers history and the offers available categorized by day, that is available only on the mobile version.

On the tech perspective, I have worked directly with the API engineer, to build the Granber web service using **Python with Django** as back-end and **Bootstrap Material Design** on the front-end.

We have worked together using **GIT repository** and setting tasks with a **Kanban Board**.

I have designed and coded the UX and UI of all sections.

User Testing and Interviewing

After we have launched the MVP and have few samples offer on the APP, I have driven some user testing and interviewing.

Key points results from the users:

- Wishes from other places
- Not sure where to go
- Looking for categories



Rebuilding based on the feedback

Following the Lean Start-up Methodology (Learn - Build - Measure), we have done an improvement in the user experience, asking for the users:

- Where do you want discounts?
- Where do you want to go?

Showing similar places for the one searched, and if the venue has no offers on the APP we could measure the audience searching and approach the venue for a partnership.



granber.ie

[FREE] SHOT

Get vouchers instantly to enjoy discounts from the best places in town.

Simple. Easy. Free. Immediate.

Granber INSTANT vouchers

Available on the App Store | Google Play

We have FREE vouchers to

Download the app and get discounts at the best places in Dublin.

Available on the App Store | Google Play

Granber INSTANT vouchers

granber.ie

Get vouchers instantly to enjoy discounts from the best places in town.

Download the APP and Sign up at Granber with your Facebook Account. It is FREE!

Check all the vouchers available and claim any without paying for it.

Just show your voucher at the reception or at the bar of your choice.

This is it! Enjoy the discounts paying less for your order or entrance.

Simple. Easy. Free. Immediate.

Granber INSTANT vouchers

Available on the App Store | Google Play

What's the craic?

Get FREE vouchers on Granber.

Granber INSTANT vouchers

Available on the App Store | Google Play

Get vouchers instantly to enjoy discounts from the best places in town.

Granber INSTANT vouchers

Available on the App Store | Google Play

Granber

Published by Tiago Rdrgs [?]. 27 April 2016 · Instagram · ...

Is it easy to get dressed for the Irish weather in April? It has just a bit a weird mood. 😂😂😂☀️☀️☀️ www.granber.ie #granbertakesdublin #templebar #irishweather #dublin #ireland

870,181 people reached

Boost Post

Like Comment Share

Henry Cossio, Gaby Morgan and 2.5K others

Oldest ▾

3,925 shares

Marketing

Customers Advertising

After identifying the customers and creating personas, we decided to approach our audience strongly using social media and generate possible events on colleges, once the majority of our customers are students.

Venue Advertising

Approaching the venues directly showing the advantages of being promoted by Granber, we also provided the data analysis from customers that wishes vouchers from the venue.

I also was responsible for all the visual communication for the customers and venues, creating material to consumed online or printed, such as flyers, posts, and presentations.



INSTANT Vouchers

We promote daily special offers from bars, pubs and restaurants.

Customers enjoy the vouchers immediately at the venue.



Let's have an example!



Offer:
Beer of your choice with hamburger

Days per Week:
MON TUE WED THU FRI SAT SUN

Time available:
10:00 to 16:00

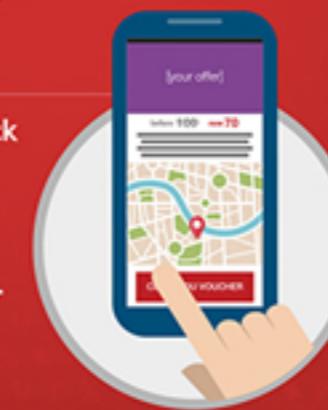
Offer Price:
€14.90 now €12.90

Vouchers available:
100 (2 per person)

HOW GRANBER WORKS



Customers can check daily special offers through the app by trending and price.



With only one click customers claim a voucher and they are able to enjoy the offer immediately at the venue.



The voucher is easily validated at the venue through a mobile.

The more vouchers your venue is validating, the higher it gets ranked in the trending list.



Customers pay for the offer straight to the venue and enjoy the discount instantly.

NO THIRD PARTIES!
NO WAITING!
NO DELAY!

Easy for customers! Easy for the venue!

What do we need to start?



If you do not have a deal already, let's choose an attractive one, good pictures and the time to start the promotion.

YOU CHOOSE the way and we promote your deal!



TIMES per day/week



NUMBER of vouchers available



PRICE of the deal



At the venue, we require a mobile or desktop to validate the vouchers.

FROM THE VENUE SIDE



Granber MANAGER

The venue can see all the current offers. And can have different offers by time, day or situation.



On the offer screen, the venue is able to see all the VALID and REDEEMED Vouchers.

It shows instantly when the customers claim the offers.



... then, DONE!

The venue gets the payment STRAIGHT from the customers. NO third parties!



We TRACK the customers by offers and day.



We will target customers through a range of marketing channels



FREE Advertising. To be at Granber is ZERO cost!



We are looking forward to start working with you!

Granber
INSTANT Vouchers



How do you promote your product's portfolio?

We can connect Heineken Ireland's portfolio to a venue's promotion.

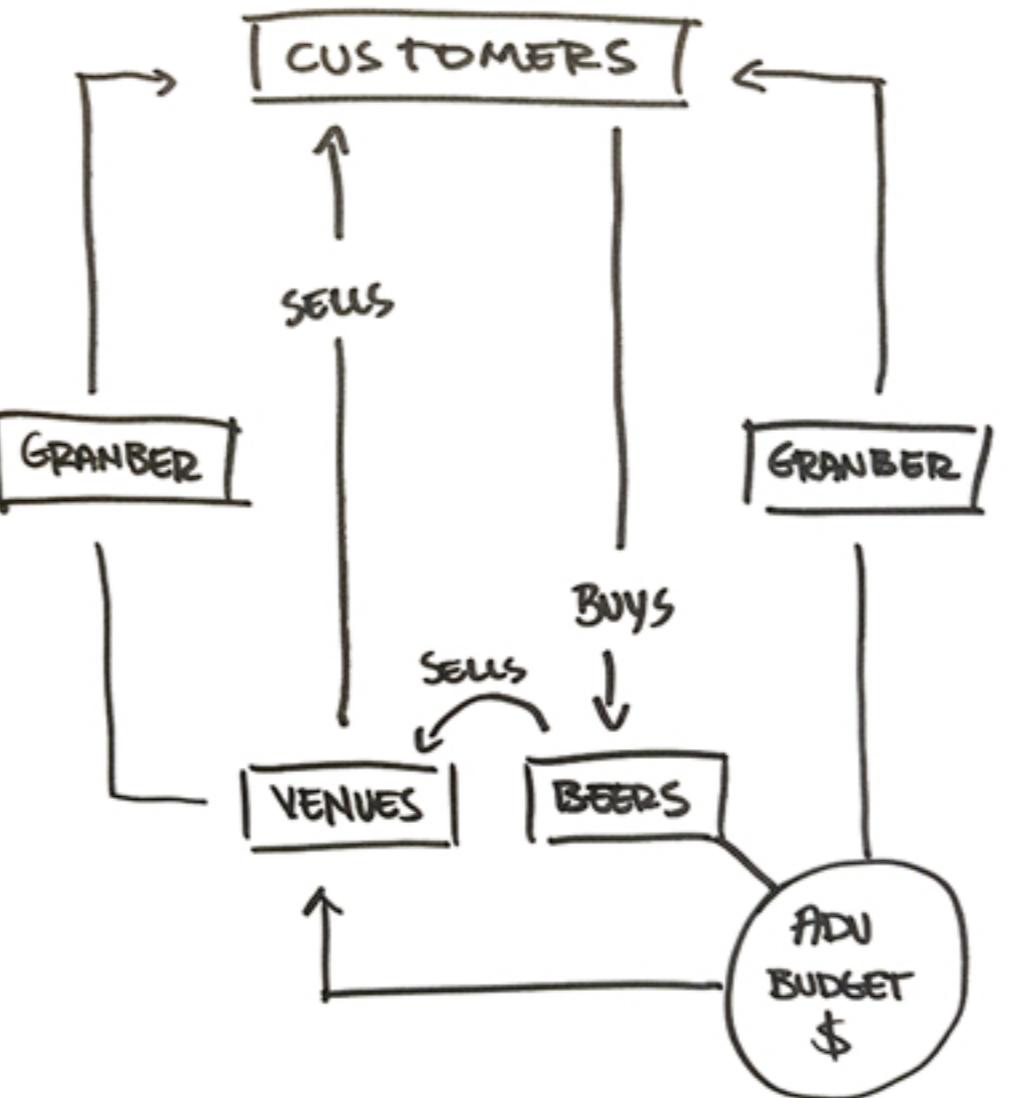
- ◆ FREE Advertising*
- ◆ TRACK customers and offers
- ◆ Guaranteed product's promotion at the Venue

Be more than front door boards, flyers on the street or beer mats.

Get Granber now!

Available on the App Store
Available on Google Play
granber.ie/app

XG



Data Analysis

Venue Interviewing

After approaching many companies and understand the market, I have identified a new market gap that turns the **beverages companies** the main suppliers on Granber, with the focus on the advertising budget to promote the product on the venues.

Lessons Learned

- To deal with people from different areas, customers, venue's owners, and marketing teams
- To be resilient and aim for goals using different approaches
- To work following a canvas business model
- The importance of users testing and interviewing
- To follow the data analysis to drive new users solutions
- To be an entrepreneur



Progress System is a company based in Dublin, Ireland which is responsible for the tech side of Credit Unions (community banking), providing Financial Websites, Online Banking, and Mobile Application for over 200 branches across Ireland and UK.

User Experience and User Interface Designer | Problem Solver
Dec 2015 - Present



My Tasks

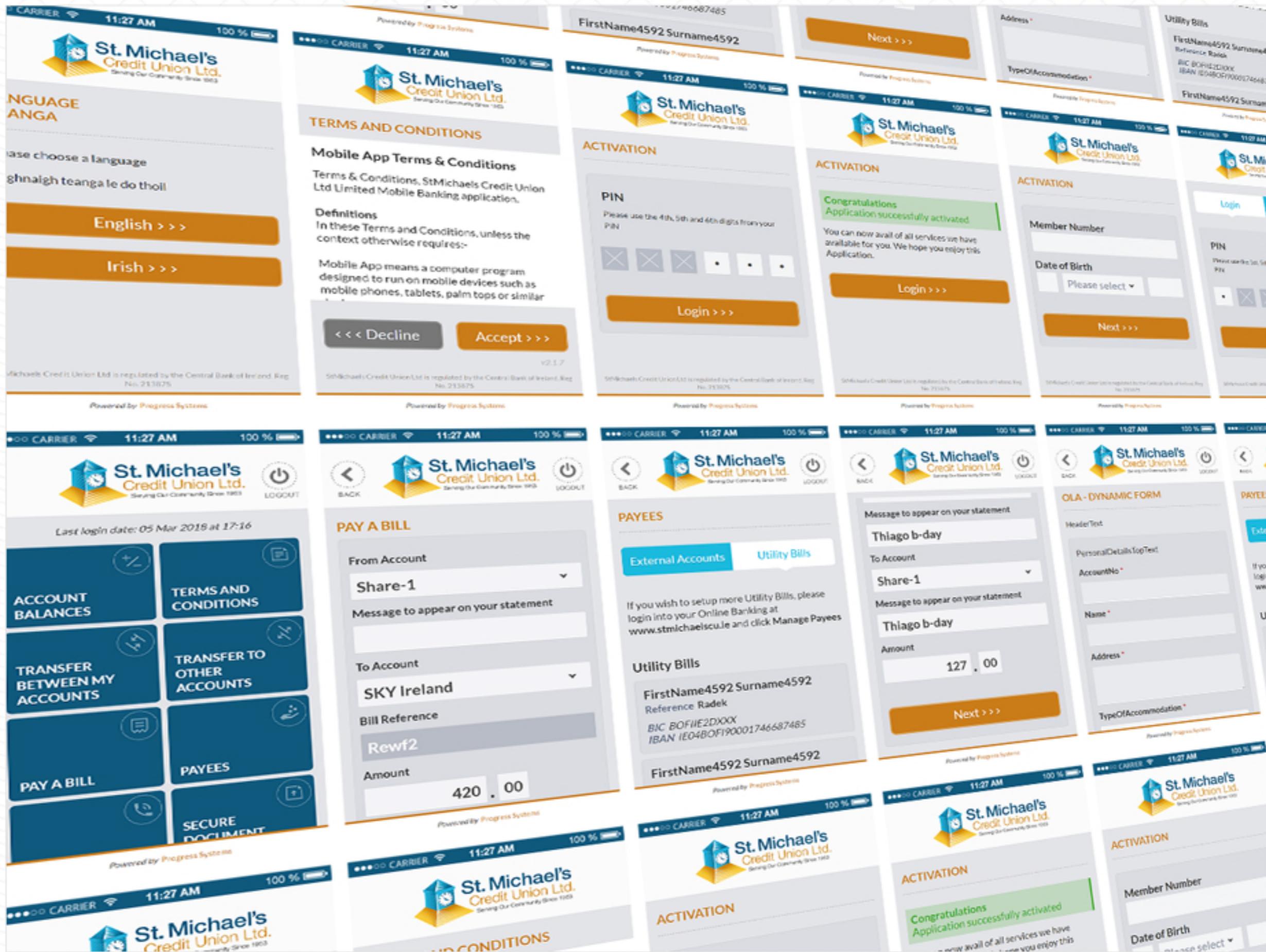
- Design Graphic, creating banners, flyers, posters for different marketing campaigns, making it ready to print
- User Interface design and development, designing financial websites, coding the front-end based on Html5 and Css3
- Designing visual mobile skin for mobile banking
- Wireframing and prototyping screens application
- Debugging and improving legacy code
- Solving customers design needs
- Bringing new development solution
- Dealing with developers to make better user experience API

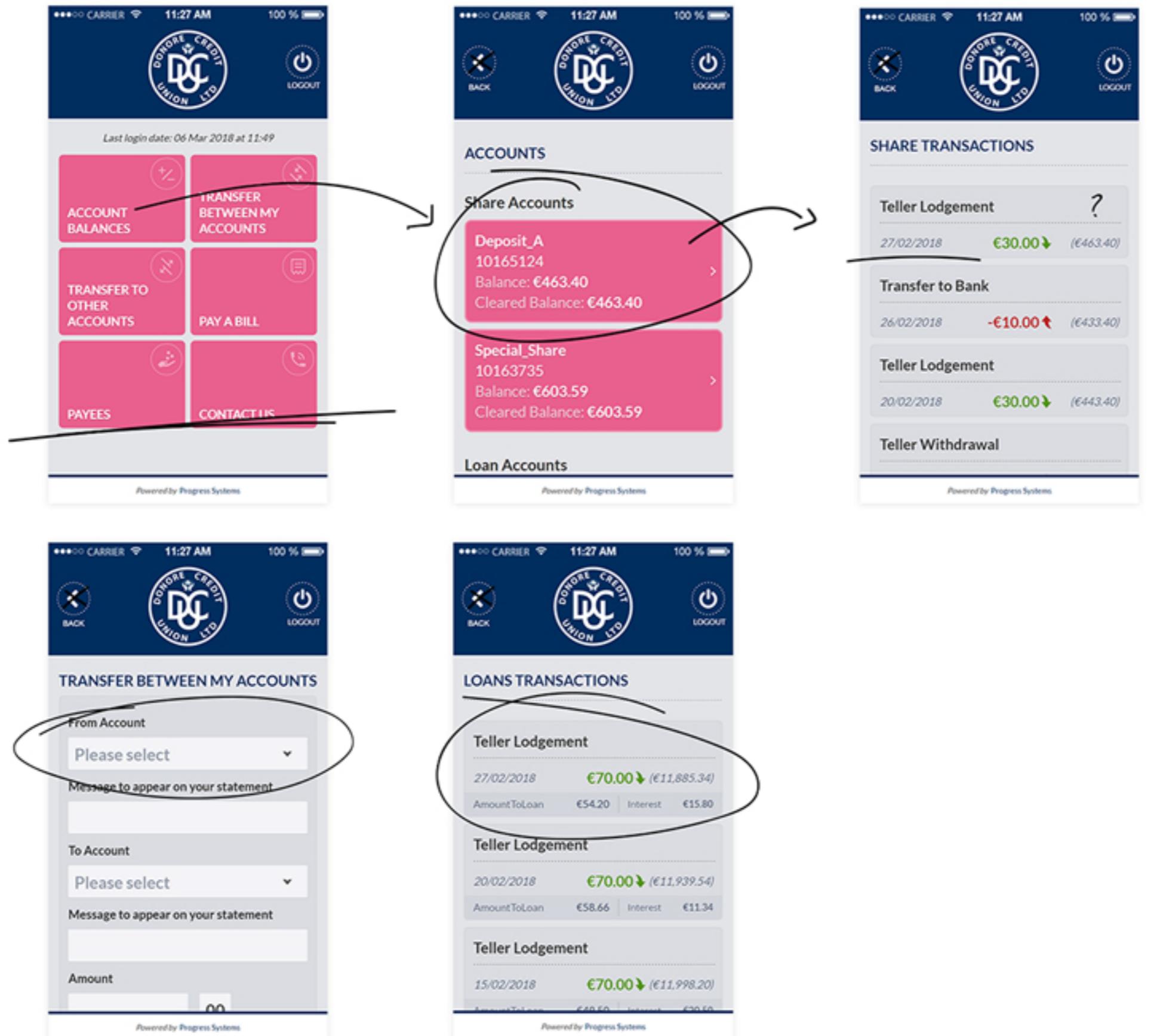
Progress Mobile App

Our Credit Union mobile app is an extension of the online banking service, that is a web-based development using Telerik Framework.

I work on this project in charge of designing new app skin for the current version and collaborating closely with the back-end dev team to make a better user experience for the next version.

We do have over 100 apps launched.





App Design Critique

The Progress mobile app is a legacy project, I am working in a new user experience and interface dealing with the developer team to make this improvement.

Identifying bad UX

- First screen as a menu option
- Not friendly navigation between the accounts
- Not clear visualization on the transactions screens
- Bad experience to make a transfer

Key point for improvement

- Balance as a high required point
- A new floating menu, fully accessible
- No back button needed
- Friendly navigation between accounts

[Logout](#)

You last logged on Monday, 24-Oct-2017 at 15:17

- Share Balances

Account Budget Account	Account Number XXXX6228
Balance €15.28	Available Balance €15.28

Account Special Account	Account Number XXXX6228
Balance €345.44	Available Balance €15.28

Account Regular Account	Account Number XXXX1321
Balance €2,342.28	Available Balance €15.28

- Loans Balances

Account Motor Tax / Insurance	Account Number XXXX6228
Balance €15.28	Available Balance €15.28

[Information Security Policy](#) [Terms & Conditions](#)

Powered by Progress Systems

[Logout](#)

- Account Balances

Account Budget Account	Account Number XXXX6228
Balance €15.28	Available Balance €15.28

Last transactions

Description	Transaction Amount	Balance
11/04/2016		
Transfer-Mortgage	-€4.00	€15.28
Transfer-Mortgage	-€5.00	€19.28
Transfer-Mortgage	-€10.00	€24.28
10/04/2016		
Cash	€100.00	€124.28
Transfer-Mortgage	-€4.00	€115.28
Transfer-Mortgage	-€5.00	€119.28
Transfer-Mortgage	-€100.00	€224.28
Cash	€100.00	€224.28

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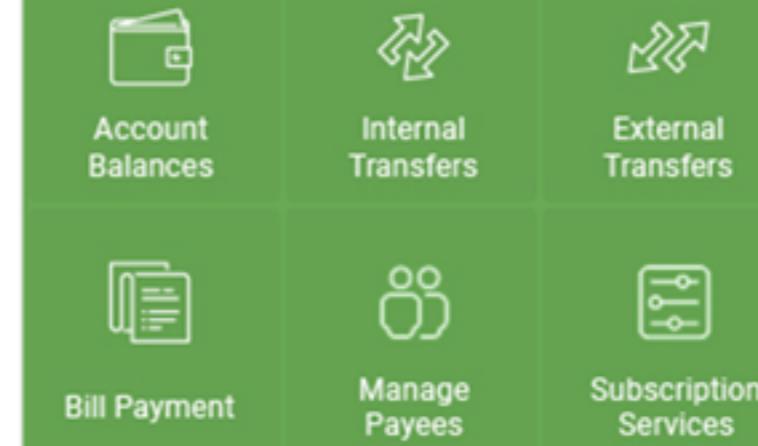
[Logout](#)

- Account Balances

Account Special Account	Account Number XXXX6228
Balance €345.44	Available Balance €15.28

Last transactions

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Transfer-Mortgage	-€4.00	€15.28
Transfer-Mortgage	-€5.00	€19.28
Transfer-Mortgage	-€10.00	€24.28
10/04/2016		
Cash	€100.00	€124.28
Transfer-Mortgage	-€4.00	€115.28
Transfer-Mortgage	-€5.00	€119.28
Transfer-Mortgage	-€100.00	€224.28

[Logout](#)

- Account Transfers

Transfer to: *

Internal Account

From: *

Budget Account

Available Balance **€15.28**

To account: *

Please select

Setup an External Recipient Account

Message to appear on MY statement:

Message to appear on RECIPIENT statement:

Amount: *

00

Confirm

[Information Security Policy](#) [Terms & Conditions](#)

Powered by Progress Systems



Trading name of 2 Shires Credit Union

Sitemap

Feedback

Help



JOIN US

REGISTER

LOGIN

HOME ABOUT US LOANS SAVINGS MEMBERSHIP SERVICES CONTACT US

FAIRER LOANS

BORROW £300

Pay back £595 to Sunny
Pay back £335 to 2 Shires

APPLY NOW



DO YOU NEED A LOAN?

Saver Loan & Payroll Loan

Family Loan & Payroll Loan

Smart Loan

Payroll Loan

Loan Amount

£5,000

12.68% APR

Weekly

£63.70

Total

£5,520.56

Interest

£520.56

Loan Term

20 months (1.67 years)

Fortnightly

£127.53

Total

£5,526.28

Interest

£526.28

Monthly

£277.08

Total

£5,541.53

Interest

£541.53

i Whilst every care has been made in the production of this web page, the Credit Union, or any of its staff, cannot be held responsible for any omissions, errors or other mistakes made. This web page is for illustrative purposes only, so as to give you, the borrower, an overview of the potential cost of borrowing.

Financial Websites

Is the main product at Progress System, providing services as a Loan Calculator, Loan Application, Online Banking and External Payments.

I work on this project in charge web visual design, creating rich user experience, bringing empathy to this financial market.

On the tech perspective, I develop the front-end using Html5, Css3, following the web standards and also responsive versions.

We have launched over 200 websites across Ireland and UK.

MOUNTMELICK Credit Union

ONLINE BANKING
Bank the quicker
More secure banking, instant access, automatic bills and self-service.

APPLY NOW

MEMBERSHIP

Apply for Membership

Credit Union puts people first.
Joining the Credit Union is the best decision you could take for your money.

Opening An Account?

To become a member you will need to fill in Membership Application Form, which you can download by clicking on the link below, and bring it with you to credit union office along with following documents:

1. Photo ID - Passport or Drivers Licence
2. Proof of Address - Utility Bill or Bank Statement

LOAN CALCULATOR

Type of Loan	Standard APR (%)	Total Interest	Repayment
€10,000	9.4%	€940	€1,094
€10,000	10.4%	€1,040	€1,144
€10,000	11.4%	€1,140	€1,244
€10,000	12.4%	€1,240	€1,344

BECOME A MEMBER

Why Join Mountmellick Credit Union?

- Longer Opening Hours than any other financial institution within the community
- Low interest rates
- Security on Savings through Credit Union Fidelity Bond. No Hidden Charges
- Insurance on all savings
- Gift and Buoy Discounts
- House Insurance cover
- Foreign Exchange
- All Advice and Queries are Free of Charge

Anyone living in the vicinity is welcome to become a member of MMOU.

Membership is just €1.

SEE WHAT'S NEW

Our Area Network is Live!

Mountmellick Credit Union has now launched its new network map, allowing members to access the branch of their nearest location.

More Benefits of Membership

Flexible & Convenient Loans
Members can take out flexible loans 3 months after joining, and repay at tailor-made schedules. All our loans are fully insured (for free), against disability or death.

Attractive Dividend-on Savings
Every year we pay an attractive dividend on members savings, which are also placed in our Life Insurance scheme, offering a free insurance system on your savings.

Quality Service, No Fees
You can be assured of a professional service from Credit Union at all times. And you do not pay a transaction fee for saving with us or borrowing money.

Pay by Direct Debit
Arrange a Direct Debit payment from your bank and be sure of regular payments to your Credit Union account. We will send you a statement showing all transactions.

Member Services
Take advantage of a host of additional member services available. We have arranged special house and motor vehicle discounts for our members. See our [Available Services](#) page for more details. Ask any staff member for more details about joining the Credit Union, or for further information see the different sections of this website.

CONTACT US

Main Office: Tel: 057 8624425; Fax: 057 8624429; Email: info@mountmellickcu.com; Address: Sarsfield Street, Mountmellick, Co. Laois.

OPENING HOURS

Main Office: Mon-Fri: 10am - 5pm & 2pm - 5pm; Sat: 10am - 1pm & 2pm - 5pm; Sun: Closed; Bank Holiday: Closed; Public Holiday: Closed; School Holidays: Open throughout.

QUICK LINKS

Loan Calculator; Apply for a loan; Register for online.

Regulated by the Central Bank of Ireland Reg. No. C19920

MOUNTMELICK Credit Union

MEMBERSHIP

Apply for Membership

Credit Union puts people first.
Joining the Credit Union is the best decision you could take for your money.

Opening An Account?

To become a member you will need to fill in Membership Application Form, which you can download by clicking on the link below, and bring it with you to credit union office along with following documents:

1. Photo ID - Passport or Drivers Licence
2. Proof of Address - Utility Bill or Bank Statement

DOWNLOADS

Download Membership Application Form

The membership application form is a PDF document and Adobe Acrobat Reader is required to view it. Adobe Acrobat Reader can be downloaded for free by clicking on the Get Acrobat Reader icon.

Adobe Reader

Why Join Mountmellick Credit Union?

STANDARD LOAN
APR: 9.4%

- Maximum amount €100,000
- More competitive interest rates than a payday loan or doorstep lender
- Repayments to suit you - weekly, fortnightly, 4-weekly or monthly
- No application fees or early repayment charges

SECURED LOAN
APR: 9.67%

- The amount depends on your savings
- More competitive interest rates than a payday loan or doorstep lender
- Repayments to suit you - weekly, fortnightly, 4-weekly or monthly
- No application fees or early repayment charges

STUDENT LOAN
APR: 4.4%

- Minimum Repayment €20 per week
- Maximum term 4 years
- Repayments to suit you - weekly, fortnightly, 4-weekly or monthly
- No application fees or early repayment charges

PLANNING AND MANAGING REPAYMENTS

Credit unions are flexible with regard to repayment plans, though there are some legal limitations to length and amount of loans. The member will be advised on the best repayment plan to meet their own circumstances. Members are generally advised to repay a loan within a 5 year term, 10 years is currently the maximum loan term. Should a member experience difficulties in meeting repayment commitments, they should immediately explain the situation to the credit union, which will treat the matter sympathetically and in total confidence. Depending on circumstances, the loan will be renegotiated if possible.

There are no penalties associated with clearing your loan quicker than agreed.

If you are in difficulty and do not at this point wish to discuss this in person just e-mail us at creditunion@mountmellickcu.com.

INTEREST ON CREDIT UNION LOANS

By law credit unions cannot charge any more than 1% per month on the reducing balance of a loan. This represents an interest rate of 12.68% APR (Annual Percentage Rate). Credit unions do not charge fees or transaction charges. The Credit Union is currently offering competitive rates 9% on Personal Loans, 6% on Community Development Loans and 4% on Student Loans. View our loan calculator to see how reasonable a credit union loan could be. We also have regular promotional rates of interest. Since the interest is charged only on the outstanding balance of the loan, you will pay even less if you repay in a shorter time than planned.

MOUNTMELICK Credit Union

SERVICES

TAKE OUT A LOAN

The Credit Union will consider loan applications from members for any worthwhile purpose. Each application is treated in the utmost confidence and will be considered on its own merits. It is credit union policy to meet the borrowing requirements of as many members as possible, depending on the available funds.

GET CALCULATE **APPLY NOW**

WE ARE OPEN TO PEOPLE WHO LIVE OR WORK IN THE MOUNTMELICK POSTCODE AREA.

Get a standard loan of €1,000 for as little as €19.60 monthly. Find out how our loans can work for you.

HOW DO I APPLY FOR A LOAN?

Applications for loans are made on a standard loan application form. Loans can be applied for by calling to our office, by telephone or via the members section of the web site. If you download an application form you can then e-mail it to applyonline@mountmellickcu.com. Our staff will give you any assistance required. Loans will then be considered by the Loan Officer, or will go to the weekly Credit Committee meeting. In deciding whether or not to grant the loan the loan officer or credit committee will take into account the members record of savings and loan repayments, as well as ability to repay. Once the loan is granted the member will be asked to complete a credit agreement, which is a legally binding document being a promise to repay the loan, and to commit to regular repayments.

OUR LOANS AT A GLANCE

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Thinking about becoming a member?

The Mission of the Credit Union is to promote the financial well-being of its members.

OUR OPENING HOURS

Monday	10am - 5pm & 2pm - 5pm
Tuesday	10am - 5pm & 2pm - 5pm
Wednesday	Closed
Thursday	10am - 7pm*
Friday	10am - 7pm*
Saturday	10am - 7pm*
*Open through lunch	
**Closed Public Holidays	

Please complete all your details in the form below, and click submit when you have finished.

CONTACT FORM

Required Fields

Member Number:

Name:

E-mail Address:

Verify E-mail Address:

Message:

Enter the code shown: **HgC56**

Registration and authorisation from authorising body (AIB)

SUBMIT FORM **reset**

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Improving the development

The way as we have the legacy code sometimes makes harder to design new features, bring better user experience and even have an easy development.

After working on many websites I brought a new way of development based on **components** and **re-arrangement**.

Goals

- Speed up the development process
- Have components as standard of design and to help on the implementation
- Have a consistent code. Once it is done, no more issues around!

Key Point

- Based on style preprocessor
- The components arrangement give us the possibility of having the same features with different design
- Standard on design and dev sides

Progress Online Banking

Is the most required service provided by Progress Systems, present in over 150 clients, is also the oldest code legacy in-house.

I had the role of debugging, fixing issues and improve the front-end code performance.

Problem faced

- Terrible maintenance code, no standard of development
- A different version of the code and inconsistent design between the clients
- Time-consuming development
- Poor user interface

This screenshot shows the Savvi Credit Union Online Banking interface. The main menu on the left includes options like ATM Feeder, External Account Transfers, Bill Payment, etc. The 'Share Balances' section displays three accounts: Budget Account (300003228), Reg Shares (300003225), and Special Share (300004505). The 'Loan Balances' section shows one account: Motor Tax / Insurance (300003768). Each account row includes 'View Transactions' and 'View Budget Items' links.

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This screenshot shows the Penny Post Credit Union Online Banking interface. The main menu on the left includes options like ATM Feeder, External Account Transfers, Bill Payment, etc. The 'Share Balances' section displays four accounts: ATM Feeder (300007547), Budget Account (300004740), Share 1 (300004764), and Share 4 (300004766). The 'Loan Balances' section shows one account: Holidays (300003768). Each account row includes 'View Transactions' and 'View Budget Items' links.

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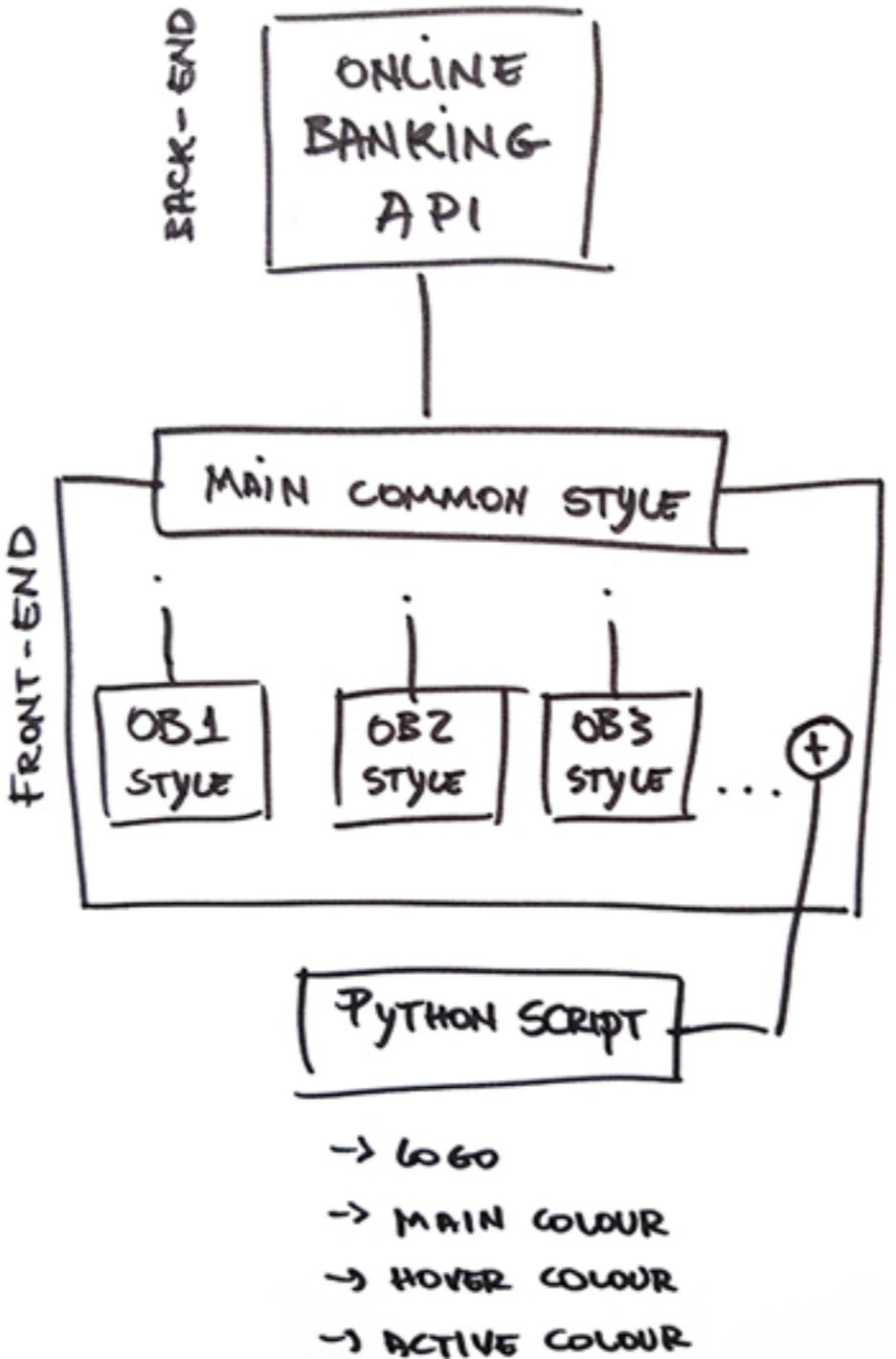
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This screenshot shows the Penny Post Credit Union Online Banking interface. The main menu on the left includes options like ATM Feeder, External Account Transfers, Bill Payment, etc. The 'Share Balances' section displays four accounts: ATM Feeder (300007547), Budget Account (300004740), Share 1 (300004764), and Share 4 (300004766). The 'Create New Utility Bill Payment' section allows users to select a utility bill from a dropdown and enter account details like Payee Name, BIC, IBAN, and Reference. A note at the bottom says "Please make sure that your information is entered correctly. The credit union can't verify this information".

```

261 #-----#
262 #-----# OO SKIN CSS EDITOR #-----#
263 #-----#
264 def setSkinStyle():
265     # Listing the folder again to refresh the new skin created
266     App_Themes = os.listdir(App_ThemesFolder)
267     print "|"
268     print "| -----|"
269     print "| ----- OO SKIN CSS STYLE EDITOR -----|"
270     print "| -----|"
271     # List all the OO skin
272     for obFolderStyle in App_Themes:
273         print "| - " + obFolderStyle
274     print "|-----|"
275
276     # Selecting the folder to EDIT the style
277     setSkinStyle.copySkin = raw_input("| Choose the OO SKIN to EDIT the CSS? ")
278
279     if setSkinStyle.copySkin == "exit":
280         print "/// exit"
281         sys.exit()
282
283     print "|-----|"
284     print "| - CSS STYLE FROM: " + setSkinStyle.copySkin
285     print "|-----|"
286
287     # Setting the COLORS of the new OO skin
288     setSkinStyle.mainMenuColor = raw_input("| Type the MENU MAIN color (eg. a1b2b3): ")
289     setSkinStyle.mainHoverColor = raw_input("| Type the MENU HOVER color (eg. a1b2b3): ")
290     setSkinStyle.mainSelectColor = raw_input("| Type the MENU SELECT color (eg. a1b2b3): ")
291
292     cssBlock = """
293
294     /* ----- STANDARD STYLE DONE BY PYTHON ----- */
295
296     /* MENU, BACKGROUND and BORDERS COLORS */
297     /*Main - 1*/
298     body { border-top:15px solid #"""+setSkinStyle.mainMenuColor + """; }
299     .MenuPanel li { background: #"""+setSkinStyle.mainMenuColor + """; }
300     /*Hover - 2*/
301     .MenuPanel li:hover { background-color: #"""+setSkinStyle.mainHoverColor + """; }
302     .RadGrid_*** + setSkinStyle.copySkin + ***.rgHeader, .RadGrid_*** + setSkinStyle.copySkin + *** th.rgResizeCol,
303     .fixedTableHeader { background: #"""+setSkinStyle.mainHoverColor + """ !important; } /*main grid*/
304     .MenuPanel .logoutButtonPanel a { background-color: #"""+setSkinStyle.mainHoverColor + """ !important;
305     border: 2px solid #"""+setSkinStyle.mainHoverColor + """ !important; }
306     /*Select - 3*/
307     .MenuPanel a.menuItemSelected { background: #"""+setSkinStyle.mainSelectColor + """; }
308     .MenuPanel .logoutButtonPanel a:hover { background-color: #"""+setSkinStyle.mainSelectColor + """ !important;
309     border: 2px solid #"""+setSkinStyle.mainSelectColor + """ !important; }
310     .footerPanel a:hover { color: #"""+setSkinStyle.mainSelectColor + """; }
311     .sectionHeader { background: #"""+setSkinStyle.mainSelectColor + """; } /*header subscription services*/
312     .sectionContent { border-top: 2px solid #"""+setSkinStyle.mainSelectColor + """; }"""
313
314     listCssFiles = os.walk(StylesheetsFolder).next()[2]
315     for editCssFile in listCssFiles:
316         if setSkinStyle.copySkin in editCssFile:
317             fileCss = StylesheetsFolder + "\\" + editCssFile
318             with open(fileCss, "r+") as myfile:
319                 text = myfile.read()
320                 myfile.seek(0)
321                 myfile.write(text)
322                 myfile.write(cssBlock)
323                 myfile.truncate()
324                 myfile.close()
325
326     print "|-----|"
327     print "|"
328     print "| The stylesheet has been updated on " + fileCss
329     print "|"
330     print "| MENU MAIN COLOR: " + setSkinStyle.mainMenuColor
331     print "| MENU HOVER: " + setSkinStyle.mainHoverColor

```



Dev Improvement

I am a designer and also loves to code.

I have developed a Python script help on front-end (CSS) development of the online banking, that was a big impact because was a coding solution on the design side.

Proposal Solution

Only one design version, on many different online banking

- A common file that styles what is common to all the online banking
- An expecific file to give a unique style to the online banking, generated using Python

Solution Impact

- Development time and production cost reduced 95%
- Workforce saved
- Easy maintenance
- Increasing the company's profit