EOI pitch script

**Introduction/Outline/Welcome** (Callum)

Hello Dan Woolstencroft of Capital One,

We, Team 12 are highly motivated to be able to work with Capital One as we know you are a leading banking and credit card company.

We know that you need an application that allows users to set regular reminders for their payment commitments, setup direct debits and also give advice on how they can improve their finance habits.

All these characteristics are essential in the app as for a substantial amount of people money may be short right now and direct debits cannot be the only option relied on during this trying time period.

It would be our pleasure to be able to solve this problem for you and we are going to show you why team 12 is best suited for this task.

**Team Introduction and Roles** (Zihui)

As you may already know we are all Second year students studying Computer Science (some of us are studying this integrated with something else for example Computer Science with AI) and our team has an extensive diverse background, coming from all different ethnicities and countries. Let me introduce them to you.

Callum Davies is our team leader, his interests are UI design and mobile apps.

Shuxiang is the Team administrator. He’s fascinated about OOP and machine

learning.

Thomas is our Git Master, who is a good game developer and does well in OOP

problem solving.

The rest three members are Ashley, Zihui and Kieran.

Ashley is interested in game development and cyber security, While Kieran does researches in Computer vision and VR/AR.

Finally, I’m Zihui, and I’m interested in Big data and rear end development.

**Technical Analysis/Proposed Approach** (Ashley)

Thank you Zihui. To create this application we will need to use the advanced tools of Gitlab, Visual Paradigms and Trello, these tools are needed for the development process of the App.

For the reminder section of the App we will use API’s from Java libraries such as the Junit and time/Joda time library, these methods will ensure that the requirements are met.

We will start by storing the user’s account and payment details to be reminded inside of our database, we will use entities in databases and classes in Java.

Team 12 know that Capital one, as a company values customer privacy and confidentiality, the data will be hidden, one way of doing this is, we can declare it in a private Java class.

We hope to make the reminders user friendly to work similarly to IOS Calendars.

The technical challenges we face so far include complex algorithms for the evaluation of finance habits, rewarding mechanisms and the gamification of this application.

**Technical Skills and Soft Skills (Shuxiang Hu)**

Thank you XXX (previous speaker). With regard to technical skills, all us have experience with Database design and management using SQL in previous module called Database and Interface. To be specific, it was an individual website design project through which the user can add, update and delete information according to client requirements. Moreover, the entitiy relationships were well represented in the database design. And we have all worked to deliver a banking program with both front-end and back-end services, which also included Junit testing to support Test Driven Develpoment. We also learned Software Development methodologies, from requirements gathering to implementation and testing and practiced them in software groups.

Callum specifically has acquired knowledge about UX design as he created welcoming and structured android applications with agreeable GUI.

Besides, both Thomas and Callum have ever done actual software development and this gives them advantage in the coming project in terms of IT skills and group cooperation.

All team members have experience with various group activities, such as course works, software development and research projects, which grants us with essential teamwork skills so that we know how to achieve effective communication, balance different ideas and encourage different individuals to works towards the same goal.

**Project Management (Zixiang)**

Good job Shuxiang.

Based on the brief we received, the estimated time for the whole project is 18 week.

The first 8 weeks will be for requirements gathering and specification, each for four weeks.

For requirements gathering, we will be understanding your requirements and acquire essential skills for this project so that no time will be wasted when we start writing code. And for specification, current plan for the period is to write specification documents and build prototype for the product. By the end of this phase, we will make sure that what we will be building exactly matches the blueprint in your mind.

We estimate the next ten months will be for development, but the actual length will be subject to what we get from the requirements specification part. During development, we will stick to agile development and TDD to ensure requirements are meet and delivered to you iteratively in Sprints. Quantification methods like story points, acceptance criteria and velocity will be included to estimate the workload, reflect on our efficiency and improve development quality. In previous modules, we all have familiarized ourselves with Kanban, mile stones and critical path, so that all the subtasks are well-organized and completed in order.

By the way, we will adhere to following schedule during a spring

Produce backlog - planning meeting - daily scrum/development – retrospective meeting

However, difficulties are unavoidable during the process. Remote work and language barrier between natives and international members may be the challenges in terms of team management. It will be a skill gap if external frameworks are required. With regard to contingency plan, we have decided to apply paired programming and knowledge transfer. The whole team will be split into 3 pairs in development process in case of any member has to quit and the knowledge of certain code block is lost. Next, Thomas will talk about our commercial awareness and give you a summary our key points.

**Commercial awareness and Summary (Thomas)**

Lovely stuff. Thank you Kieran. We understand that Capital One needs a financial reminder application, however a fuller application is desired that will benefit the user into improving their financial habits. Currently a majority of banking apps such as Barclays banking app and Metro banking app only show the expenses, transaction categories and estimated income, usually shown in a monthly breakdown. There are also other apps such as “Stripe” and “Certify AP” which manage your payments, subscriptions and pay-outs to the bank.

However, none of them offers regular reminder of user’s payment commitments. So there is a disconnection between customers’ requirement and what the finance app market has to offer. That is why, we want create an application which will allow users to set up direct debits if they want to, whilst also improving habits by showing how they are spending their money, like giving a difference between necessities and luxuries. Should we be lucky to this chance and delivery a well-designed electronic finance helper in the form of an App, then it is likely to dominate the market in a short time.

To sum up, the main point of this pitch video is to introduce out team and show that we are both interested in and capable of developing a finance application. We master all the IT skills you required in the brief, namely database design, namely relevant development experience, database design, UX design and development methodologies. And we hope our understanding and analysis of the brief meets your expectation of the APP to be developed. So that’s all the pitch video. Thank you for watching and we are looking forward to work with you towards a well-designed finance app.