

# User Journey & UX Flow Specification

## Purpose

This document translates the Atlantis SRS into **clear, screen-by-screen user journeys and UX flows** so that frontend developers, backend engineers, designers, and QA teams can build without ambiguity. It is designed for **zero-knowledge users** in finance while remaining robust for advanced users.

## User Personas

### P1: First-time Investor (Zero Knowledge)

- Age: 22–45
- Experience: None
- Goal: Invest safely with confidence, small ticket size (BDT 1,000)
- Pain Points: Fear of loss, complex terminology

### P2: Growing Retail Investor

- Experience: Basic (FDR, DPS, stocks)
- Goal: Diversification, better returns
- Pain Points: Fragmented platforms, poor insights

### P3: Advanced Retail Trader

- Experience: High
- Goal: Execution speed, analytics
- Pain Points: Poor local tools, lack of AI insights

## Global UX Principles

- Plain-language financial explanations
- Progressive disclosure (hide complexity until needed)
- AI explanations are mandatory, never hidden
- Safety nudges for beginners
- Wallet balance always visible

## Journey 1: First-Time User (Zero Knowledge)

### Step 1: Landing Page

URL: /

#### Header Components

- Logo (Atlantis)
- Navigation: How It Works | Instruments | AI Insights | Safety | Login | Sign Up

#### Hero Section

- Headline: “Invest Confidently. Even If You’re Just Starting.”
- Subtext: “Analyze, understand, and invest in Bangladesh’s financial instruments with AI.”
- CTA: Get Started (Primary), Watch Demo (Secondary)

#### Trust Layer

- Partner bank & broker logos
- Regulatory disclaimers (BSEC, Bangladesh Bank)

## Footer

- About | Compliance | Risk Disclosure | Help Center | Contact

## Step 2: Sign Up

URL: /signup

### Form Fields

- Full Name
- Mobile Number (OTP verification)
- Email
- Password

### UX Rules

- Inline validation
- Password strength meter
- CTA: Create Account

## Step 3: KYC Onboarding

URL: /kyc

### Steps (Progress Bar)

1. Personal Details
2. National ID Upload
3. Selfie Verification
4. Bank Account Linking

### UX Notes

- Explain why KYC is required
- Save & resume later

## Step 4: Welcome & Risk Profiling

URL: /onboarding

### Screens

- Welcome message
- 7-question risk tolerance quiz
- Time horizon selection

### AI Output

- Risk Category: Conservative / Balanced / Growth
- Explanation in simple language

## Step 5: Dashboard (First View)

URL: /dashboard

### Widgets

- Wallet Balance (BDT)
- Suggested First Investment (AI)
- Portfolio (empty state)
- Market Snapshot

### Empty State UX

- "You haven't invested yet. Let's start with BDT 1,000."

## Journey 2: Instrument Discovery

### Instrument Marketplace

URL: /marketplace

#### Filters

- Instrument Type (FDR, DPS, Mutual Fund, Bond, Sukuk, Stock)
- Risk Level
- Minimum Investment
- Issuer (Bank, Broker, Fintech)

#### Instrument Card

- Name
- Expected Return (AI-adjusted)
- Risk Level (Color-coded)
- Minimum Amount

#### Instrument Detail Page

URL: /instrument/{id}

#### Tabs

1. Overview
2. AI Analysis
3. Risk & Scenarios
4. Issuer Details
5. How to Invest

#### AI Explanation Box

- “Why Atlantis recommends this”
- Confidence score

## Journey 3: Invest Flow

### Invest Modal

#### Inputs

- Amount (Min BDT 1,000)
- Payment Source (Wallet)

#### AI Safety Check

- Suitability warning if mismatch

#### Confirmation Screen

- Amount
- Expected return
- Lock-in period

## Journey 4: Wallet

### Wallet Dashboard

URL: /wallet

#### Components

- Available Balance
- Invested Amount
- Pending Settlements

## Actions

- Add Money
- Withdraw
- Transaction History

## Journey 5: Sell / Exit

### Sell Flow

URL: /sell/{holdingId}

### UX Rules

- Show penalties or lock-in
- AI timing suggestion

## Journey 6: Education & Help

### Learn Hub

URL: /learn

### Modules

- Basics of Investing
- Understanding Risk
- AI Explained

### Admin & Edge UX

- Error handling screens
- Market closed banners
- API downtime fallback