

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