Zanas Tumasonis Jeff Au Nico Yesu *Ernest Mujambere*

A3: User Scenario

Jason, a 22-year old student frequently feels disorganized when it comes to his credit card bills, the recurring payments from subscriptions to multiple companies and increasing rates. For example, last time he forgot to cancel his Hulu TV subscription before renewal, and ended up calling customer support, waiting for half an hour to get his refund. Next month, his AT&T internet bill increased by fifteen dollars, and his intentions were to negotiate before proceeding with the payment, but he ended up delaying it for 3 months. He ended up calling the company and his rate went down to the previous one. Jason very likely could’ve saved 45 dollars if only he had some sort of reminder or even a platform. Since he has recurring payments turned off, because he’s short on money, his gym membership got cancelled (they are old-school and don’t tolerate late payments). Jason finally decided to act, -grabbed his smartphone, went to the Play Store and downloaded BillPal. He quickly created an account, provided his credit card information and third-party companies he has subscriptions to, he also decided to upload his statement, so the app could scan any upcoming payments he didn’t think of. Jason now not only sees what days he will be billed by using the built-in payment calendar, he was also able to block any unwanted payments, and had a possibility to submit offers/negotiations to individual companies. He now feels in charge, and under more control of his own money.