

# Puddle.com

User Interface

# Requested Feature 1: Checklist Calendar

1. Have the date borrowed and a list of due dates with payment status.

| Due Date | Payment # | Transaction Type | Amount Borrowed | Amount Paid | Status                         | Available Balance | Balance Due |
|----------|-----------|------------------|-----------------|-------------|--------------------------------|-------------------|-------------|
| 12/01    | Invest-1  | Investment       |                 | \$110       | Complete (12/05)               | \$1100            |             |
| 01/16    | Payment-0 | Borrowing        | \$1,100         | --          | Complete (01/16)               |                   | \$1,100     |
| 02/22    | Payment-1 | Payment          | --              | \$150       | Auto Complete (2/22 - On Time) |                   | \$950       |
| 03/22    | Payment-2 | Payment          | --              | \$150       | Auto Complete (3/22 - On Time) |                   | \$800       |
| 04/22    | Payment-3 | Payment          | --              | \$150       | Manual Complete (4/1 - Early)  |                   | \$650       |
| 05/22    | Payment-4 | Payment          | --              | \$150       | Manual Complete (5/5 - Early)  |                   | \$500       |
| 06/22    | Payment-5 | Not Yet Paid     | --              | \$150       | Manual Pending                 |                   | \$350       |
| 07/22    | Payment-6 | Not Yet Paid     | --              | \$150       | Manual Pending                 |                   | \$200       |
| 08/22    | Payment-7 | Not Yet Paid     | --              | \$150       | Manual Pending                 |                   | \$50        |

# Requested Feature 2: Interest Rate Option

## 2. Have the option to show interest Rate Earnings

| Due Date | Payment #    | Transaction Type | Amount Borrowed | Amount Paid | Status                         | Available Balance | Balance Due |
|----------|--------------|------------------|-----------------|-------------|--------------------------------|-------------------|-------------|
| 12/01    | Invest-1     | Investment       |                 | \$110       | Complete (12/05)               | \$1100            |             |
| 01/16    | Payment-0    | Borrowing        | \$1,100         | --          | Complete (01/16)               |                   | \$1,100     |
| 02/22    | Payment-1    | Payment          | --              | \$150       | Auto Complete (2/22 - On Time) |                   | \$950       |
| 03/22    | Interest-1   | Interest         | --              | \$0.04      | Auto Complete (4/22 - On Time) | \$0.04            |             |
| 03/22    | Payment-2    | Payment          | --              | \$150       | Auto Complete (3/22 - On Time) |                   | \$800       |
| 04/22    | Interest - 2 | Interest         | --              | \$0.04      | Auto Complete (4/22 - On Time) | \$0.08            |             |
| 04/22    | Payment-3    | Payment          | --              | \$150       | Manual Complete (4/23 - Late)  |                   | \$650       |
| 05/22    | Payment-4    | Payment          | --              | \$150       | Manual Complete (5/5 - Early)  |                   | \$500       |
| 06/22    | Payment-5    | Not Yet Paid     | --              | \$150       | Manual Pending                 |                   |             |

# Requested Feature 3: More Payment Options

## 3. Have more options to pay.

☐ Total Borrowed: \$1100 (over payment)

☐ Outstanding Balance: \$757

☐ Next Payment (Payment 4): \$150

☐ *Future Payment (Payment 5): \$150*

☐ Other Amount (applied to next payment)

\$ \_\_\_\_\_

How much do you want to pay?

☐ You don't have any payments due right now.

☐ Everything I'm borrowing : \$757.00

Your Total

No fees will be collected on this payment. Way to payback early!

|              |           |
|--------------|-----------|
| Money repaid | \$-150.50 |
|--------------|-----------|

|                |      |
|----------------|------|
| Credit applied | 0.00 |
|----------------|------|

|               |           |
|---------------|-----------|
| Total payment | \$-150.50 |
|---------------|-----------|

Go to Checkout



# Requested Feature 4: More Accurate Reporting

## 4a. Make Reporting More Accurate

How much do you want to pay?

☐ You don't have any payments due right now.

☒ Everything I'm borrowing : \$757.00

Your Total

No fees will be collected on this payment. Way to payback early!

|                |           |
|----------------|-----------|
| Money repaid   | \$-150.50 |
| Credit applied | 0.00      |
| Total payment  | \$-150.50 |

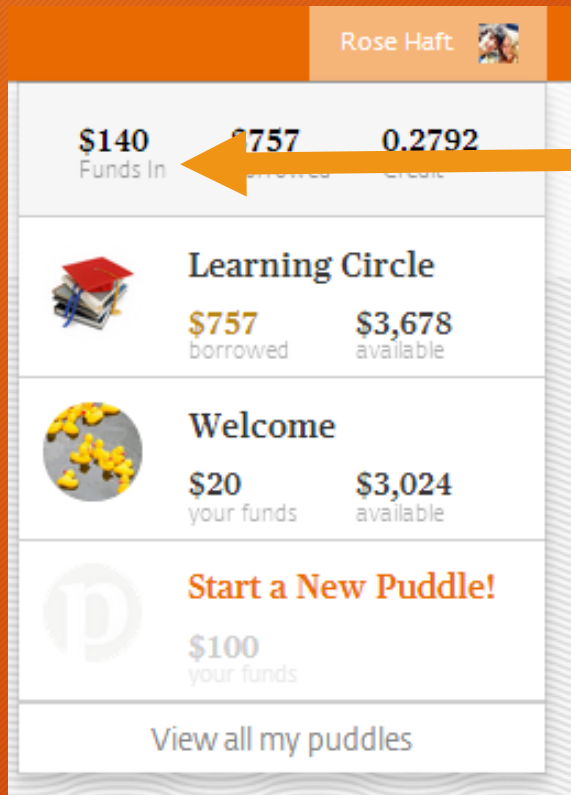
Go to Checkout

### Inaccuracy #1

I am borrowing \$150 total with an outstanding balance under \$400. I am not sure how this number is calculated.

# Requested Feature 4: More Accurate Reporting

## 4b. Make Reporting More Accurate

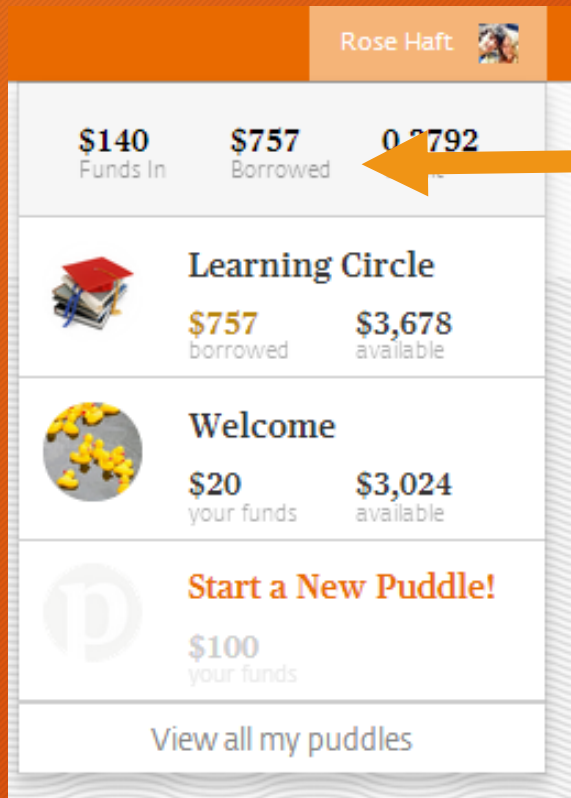


### Inaccuracy #2

This states that I have \$140 in Puddles. If there are \$20 in the welcome Puddle and \$110 in the Learning Puddle, that equals \$130. Where does the \$140 come from?

# Requested Feature 4: More Accurate Reporting

## 4c. Make Reporting More Accurate







### Inaccuracy #3

Currently, my borrowed balance is less than \$400. Shouldn't this read \$400 Borrowed?



# Requested Feature 4: More Accurate Reporting

## 4d. Make Reporting More Accurate

|   |                            |                      |
|---|----------------------------|----------------------|
| Rose Haft  |                            |                      |
| \$140<br>Funds In   | \$757<br>Borrowed          | 0.2792<br>Credit     |
|            | <b>Learning Circle</b>     |                      |
|   | \$757<br>borrowed          | \$1,100<br>available |
|          | <b>Welcome</b>             |                      |
|   | \$20<br>your funds         | \$3,024<br>available |
|          | <b>Start a New Puddle!</b> |                      |
|   | \$100<br>your funds        |                      |
| View all my puddles   |                            |                      |

### Inaccuracy #4

I borrowed \$1,100 from the Learning Circle. Shouldn't this be \$1,110 Borrowed with another column for outstanding balance?



# Requested Feature 4: More Accurate Reporting

## 4e. Make Reporting More Accurate



**Learning Circle**  
Lend and borrow funds for personal and professional development activities such as classes, workshops, conferences...

|                 |                   |               |             |                   |                 |
|-----------------|-------------------|---------------|-------------|-------------------|-----------------|
| total available | <b>\$3,678.34</b> | interest rate | <b>4.0%</b> | all-time borrowed | <b>\$10,990</b> |
|-----------------|-------------------|---------------|-------------|-------------------|-----------------|

27 members. One person is invited. \$6,087.00 saved.

Repay  
Make A Payment  
Due May 16, 2014: **\$-150.50**

Borrow Now  
You've reached your limit. You can't borrow money

A large yellow arrow points from the 'Borrow Now' button to the 'Repay' section.

## Inaccuracy #5

This seems to suggest that I have over paid again. This is confusing! I am not sure if I have over paid or how much I still owe.

# Requested Feature 4: More Accurate Reporting

## 4f. Make Reporting More Accurate

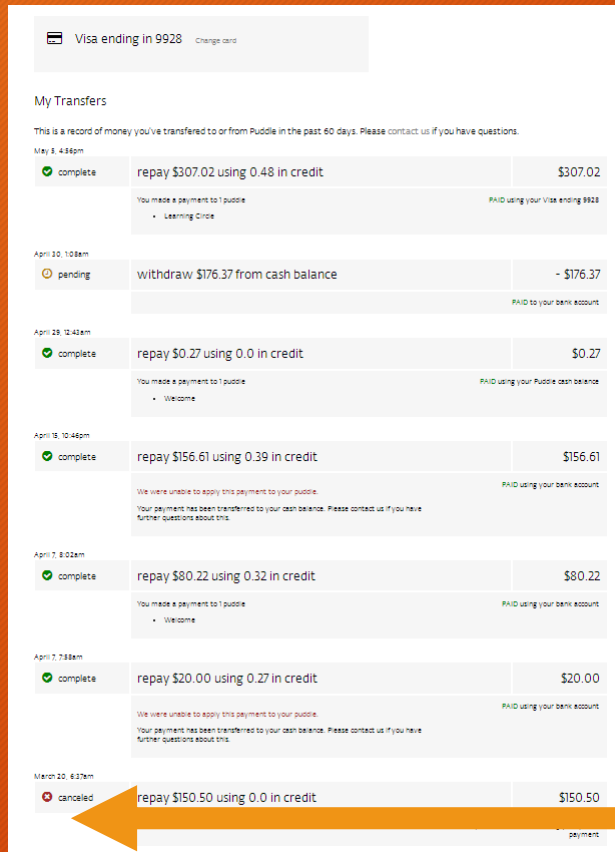
|  |           |                                     |
|--|-----------|-------------------------------------|
| Visa ending in 9928 <small>Change card</small>   |           |                                     |
| My Transfers   |           |                                     |
| This is a record of money you've transferred to or from Puddle in the past 60 days. Please contact us if you have questions. |           |                                     |
| May 3, 4:56pm  | complete  | repay \$307.02 using 0.48 in credit |
|  |           | \$307.02                            |
| You made a payment to 1 puddle   |           |                                     |
| PAID using your Visa ending 9928   |           |                                     |
| • Learning Circle  |           |                                     |
| April 20, 10:58am  | pending   | withdraw \$176.37 from cash balance |
|  |           | -\$176.37                           |
| April 28, 12:42pm  | complete  | repay \$0.27 using 0.0 in credit    |
|  |           | \$0.27                              |
| You made a payment to 1 puddle   |           |                                     |
| PAID using your Puddle cash balance  |           |                                     |
| • Welcome  |           |                                     |
| April 18, 10:46pm  | complete  | repay \$156.61 using 0.39 in credit |
|  |           | \$156.61                            |
| We were unable to apply this payment to your puddle.   |           |                                     |
| PAID using your bank account   |           |                                     |
| Your payment has been transferred to your cash balance. Please contact us if you have further questions about this.          |           |                                     |
| April 7, 8:02am  | complete  | repay \$80.22 using 0.32 in credit  |
|  |           | \$80.22                             |
| You made a payment to 1 puddle   |           |                                     |
| PAID using your bank account   |           |                                     |
| • Welcome  |           |                                     |
| April 7, 7:31am  | complete  | repay \$20.00 using 0.27 in credit  |
|  |           | \$20.00                             |
| We were unable to apply this payment to your puddle.   |           |                                     |
| PAID using your bank account   |           |                                     |
| Your payment has been transferred to your cash balance. Please contact us if you have further questions about this.          |           |                                     |
| March 20, 6:37pm   | cancelled | repay \$150.50 using 0.0 in credit  |
|  |           | \$150.50                            |
| You requested this transfer using your phone payment   |           |                                     |

### Inaccuracy #6

I am not sure why this is showing pending on my account. If there can be a reason listed, that would be useful! Also, if it can demonstrate what is pending (bank account, verification of bank account, Puddle's processing, etc.)

# Requested Feature 4: More Accurate Reporting

## 4g. Make Reporting More Accurate



Visa ending in 9928 [Change card](#)

### My Transfers

This is a record of money you've transferred to or from Puddle in the past 60 days. Please contact us if you have questions.

|   |                        |                                     |            |
|---|------------------------|-------------------------------------|------------|
| May 5, 4:56pm   | <span>complete</span>  | repay \$307.02 using 0.48 in credit | \$307.02   |
| You made a payment to 1 puddle<br>• Learning Circle   |                        |                                     |            |
| PAID using your Visa ending 9928  |                        |                                     |            |
| April 20, 10:58am   | <span>pending</span>   | withdraw \$176.37 from cash balance | - \$176.37 |
| PAID to your bank account   |                        |                                     |            |
| April 28, 12:42pm   | <span>complete</span>  | repay \$0.27 using 0.0 in credit    | \$0.27     |
| You made a payment to 1 puddle<br>• Welcome   |                        |                                     |            |
| PAID using your Puddle cash balance   |                        |                                     |            |
| April 18, 10:46pm   | <span>complete</span>  | repay \$156.61 using 0.39 in credit | \$156.61   |
| We were unable to apply this payment to your puddle.<br>Your payment has been transferred to your cash balance. Please contact us if you have further questions about this. |                        |                                     |            |
| PAID using your bank account  |                        |                                     |            |
| April 7, 8:02am   | <span>complete</span>  | repay \$80.22 using 0.32 in credit  | \$80.22    |
| You made a payment to 1 puddle<br>• Welcome   |                        |                                     |            |
| PAID using your bank account  |                        |                                     |            |
| April 7, 7:31am   | <span>complete</span>  | repay \$20.00 using 0.27 in credit  | \$20.00    |
| We were unable to apply this payment to your puddle.<br>Your payment has been transferred to your cash balance. Please contact us if you have further questions about this. |                        |                                     |            |
| PAID using your bank account  |                        |                                     |            |
| March 10, 6:37pm  | <span>cancelled</span> | repay \$150.50 using 0.0 in credit  | \$150.50   |

## Inaccuracy #7


This does not show all of my puddle Transactions. This is listed as transaction but there are not any listed. I should be able to view Transactions per Puddle, for specific borrowing cases (Enviro Science vs. Tahoe for each time I've borrowed), etc.



# Requested Feature 5: More Accurate Reporting

## 5. Make Reporting More Accurate

**My Puddles**  
You belong to 2 puddles. Start a new puddle.





### Learning Circle

Lend and borrow funds for personal and professional development activities such as classes, workshops, conferences...

|                 |                   |               |             |
|-----------------|-------------------|---------------|-------------|
| total available | <b>\$3,678.34</b> | interest rate | <b>4.0%</b> |
|-----------------|-------------------|---------------|-------------|

27 members



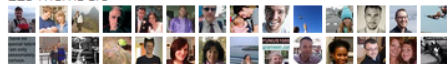



### Welcome

Start using Puddle. Learn how to borrow and save. You'll have access to a line of credit whenever you need it.

|                 |                   |               |             |
|-----------------|-------------------|---------------|-------------|
| total available | <b>\$3,024.58</b> | interest rate | <b>4.0%</b> |
|-----------------|-------------------|---------------|-------------|

225 members






Rose Haft

|                 |               |
|-----------------|---------------|
| borrowing       | <b>\$757</b>  |
| borrowing limit | <b>\$0.00</b> |

[Add or Borrow Funds](#)  
[Invite Friends](#)



Rose Haft

|                 |                |
|-----------------|----------------|
| contributed     | <b>\$20.00</b> |
| borrowing limit | <b>\$80.00</b> |

[Add or Borrow Funds](#)  
[Invite Friends](#)

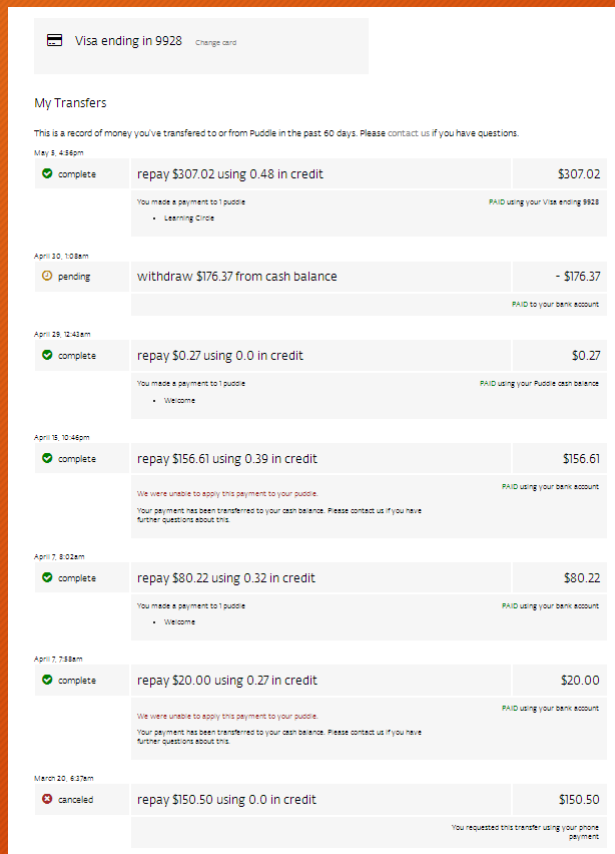
Can this dashboard be more consistent? Including:

- Contributed Amount
- Borrowing Limit
- Borrowing
- Outstanding Balance
- Next Payment Due
- Add, Pay or Borrow Funds



# Requested Feature 6: Separate Puddles

## 6. Have the transfers demonstrate different Puddles



| Visa ending in 9928 <small>Change card</small>   |   |            |
|--|---|------------|
| <b>My Transfers</b>  |   |            |
| This is a record of money you've transferred to or from Puddle in the past 60 days. Please contact us if you have questions. |   |            |
| May 5, 4:56pm  | <span>complete</span> repay \$307.02 using 0.48 in credit   | \$307.02   |
|  | You made a payment to 1 puddle<br>• Learning Circle <small>PAID using your Visa ending 9928</small>   |            |
| April 20, 10:18am  | <span>pending</span> withdraw \$176.37 from cash balance  | - \$176.37 |
|  | <small>PAID to your bank account</small>  |            |
| April 19, 12:42pm  | <span>complete</span> repay \$0.27 using 0.0 in credit  | \$0.27     |
|  | You made a payment to 1 puddle<br>• Welcome <small>PAID using your Puddle cash balance</small>  |            |
| April 18, 10:46pm  | <span>complete</span> repay \$156.61 using 0.39 in credit   | \$156.61   |
|  | We were unable to apply this payment to your puddle.<br>Your payment has been transferred to your cash balance. Please contact us if you have further questions about this. <small>PAID using your bank account</small> |            |
| April 7, 8:02am  | <span>complete</span> repay \$80.22 using 0.32 in credit  | \$80.22    |
|  | You made a payment to 1 puddle<br>• Welcome <small>PAID using your bank account</small>   |            |
| April 7, 7:31am  | <span>complete</span> repay \$20.00 using 0.27 in credit  | \$20.00    |
|  | We were unable to apply this payment to your puddle.<br>Your payment has been transferred to your cash balance. Please contact us if you have further questions about this. <small>PAID using your bank account</small> |            |
| March 20, 6:37pm   | <span>cancelled</span> repay \$150.50 using 0.0 in credit   | \$150.50   |
|  | <small>You requested this transfer using your phone payment</small>   |            |

This does not show all of my tranfers and I cannot tell if this is for the Learning Circle, the Welcome Puddle or both.