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2-2 Assignment: User Components and Data

The DCU Mobile banking app is an intuitive banking app that is set apart from the rest of the usual banking apps. It includes all the basic necessities like showing account balances, online check deposits, transferring of funds between accounts and other DCU members, contact information for DCU, and credit/loan information.

The DCU Mobile banking app immediately opens up to a screen to login, prompting for a username and password, or fingerprint/facial recognition on applicable devices. The login has very distinct fields for the user to populate, as well as a button to select to enter a biometric scan whether it be facial recognition or a finger print. Once logged in, DCU presents 4 widgets at the bottom of the screen to take you to different menus – “Dashboard”, “Accounts”, “Payments”, “Membership”.

Dashboard is the default screen, in which it will show you a few different notifications like an upcoming payment, savings goals, preapproved loan offers, and DCU’s own AI prediction “FutureLook”. Each of these all take information from the current login and based upon account information, produces a notification like “Your DCU Visa payment is due today” as an example. “FutureLook” uses an algorithm of spending and depositing history to calculate a balance at a future date.

Accounts is where the majority of users will gravitate to, as it will show all balances of accounts within their own membership at DCU. Each account is tappable to bring up more information like transactions, or if it is a loan items like interest, payment date, and minimum payment due. Each account is a large button, and the specific account screen provides 2 distinct buttons to “Transfer In” or “Transfer Out”. Also, users have the ability to link outside financial institutions information. For example, I have a Chase credit card, so I have that balance linked to my DCU app, allowing me to quickly check the balance without having to go into 2 separate apps. To change information on outside institutions, one must go into the institutions own app/website. All of these balances come from the respective bank or credit unions own databases and is recalled in real-time for users to see.

The Payments screen is a short menu of text buttons like “Check Deposit”, “Transfer Money”, “Pay a Person”, “Bill Pay”, or “Wire Transfers”. Each one has a short description of each to allow the user to know what exactly they may be selecting. For example, when selecting “Check Deposit”, a new screen opens up with a few sections asking for user input. Which account would the user like to deposit to, pictures of the front and back of the check, the check amount (which is generally auto-filled after taking the photos), a notification letting the user know if the deposit is complete or not, or if there are any errors, and 2 larger buttons to either submit the deposit or add another check to the deposit.

Last, the Membership screen is an extensive menu of text buttons to allow the user to make changes to their membership, receive messages from DCU, contact information for DCU, many different resources, and many other different items. It is all broken into different subsections like “Profile”, “Resources”, “Services”, and “Account Manager”. This app can virtually replace a member’s visit to a branch, allowing them to do what they need to do and move on with their day.

There are just a few data sources from this mobile app, most of them being from external such as DCU’s own database. The user has the option to link a third-party institution, in which that account information will be pulled from the respective database. There are many options within the application that asks for user input, like transfers, deposits, or a loan application. Most of these are just text input from the user, but some features do require photos – like check deposit.

All the data that users interact with help them meet their goals is by allowing them to manage their finances how they see fit. Users can see their credit score (provided monthly by DCU for free), and with that data can apply for loans, or if denied a loan – see reasons as to why it was declined. This app is relatively new, and an upgraded version of their original app, where the new focus is to promote financial wellness. DCU displays most information by text, generally a string of numbers representing account balances. This is just the norm for representing balances, and any other way could hamper the users ability to understand what is going on with their own money. “FutureLook” is the only graphical representation of balances, where DCU uses some sort of algorithm to measure how an account can grow based on credits and debits. The main purpose of FutureLook is to not only educate, but to motivate the user to save. This is not only smart on DCU’s part, but it also can increase the user’s satisfaction with the app, knowing that if they keep up with their current habits, they can have $1000 or some arbitrary amount more in their account in a month.