

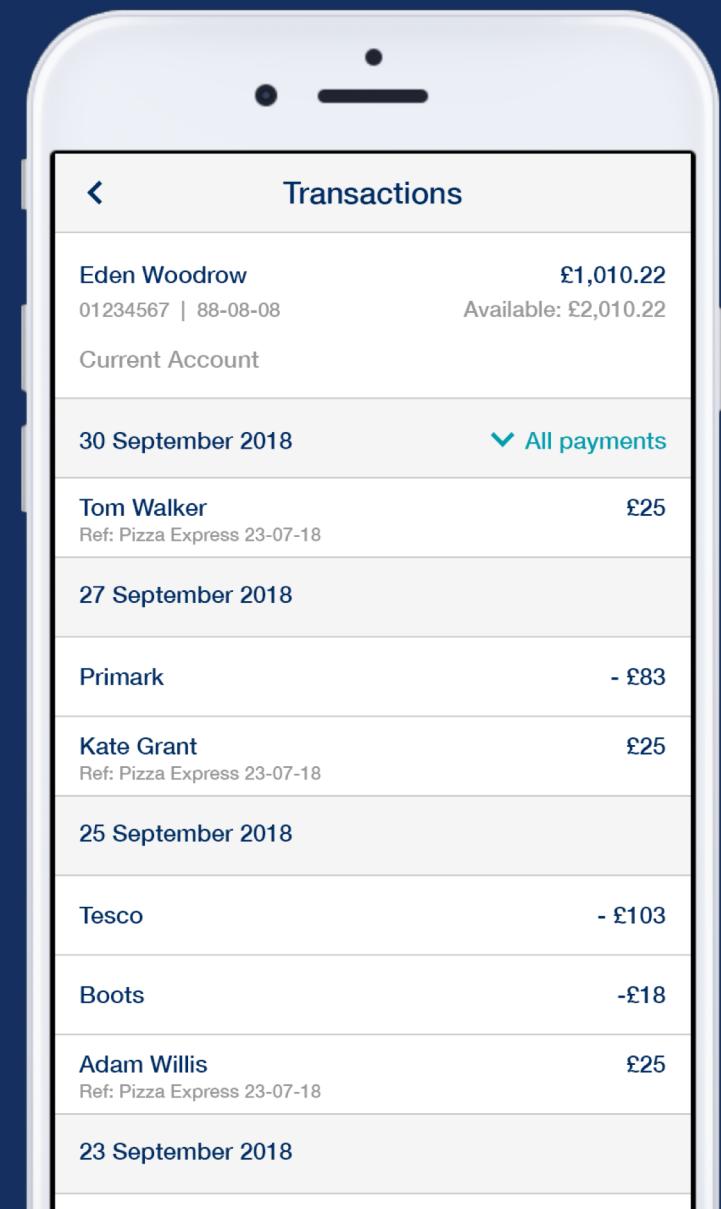
We are team
PACT

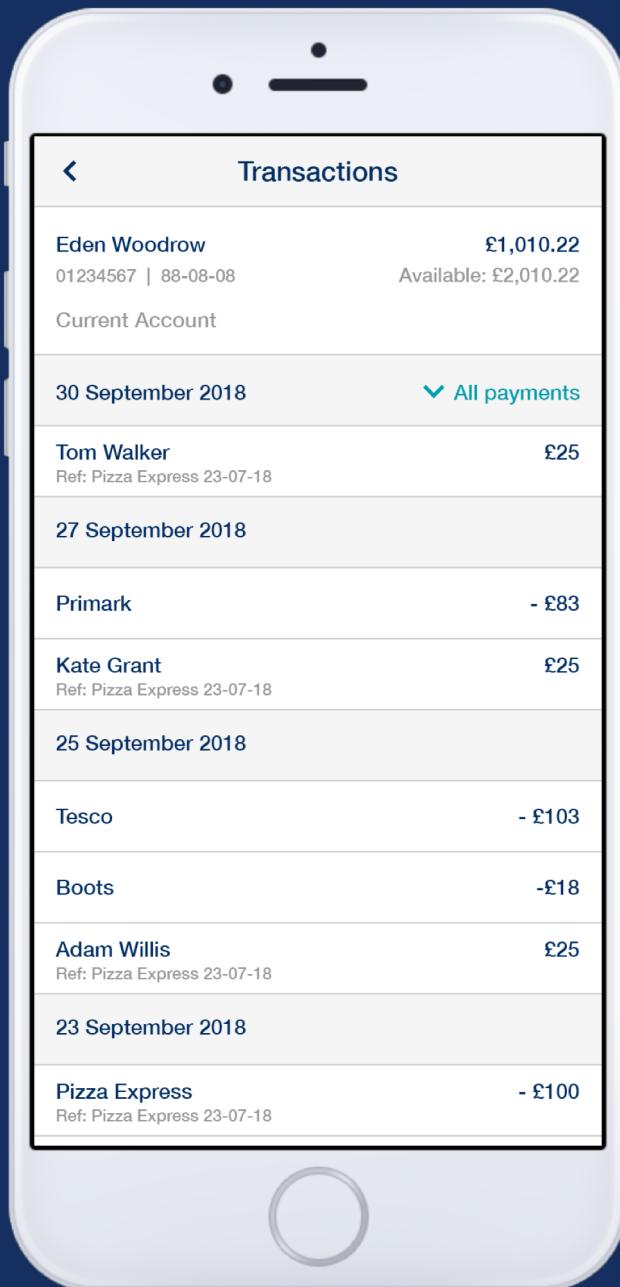
1889

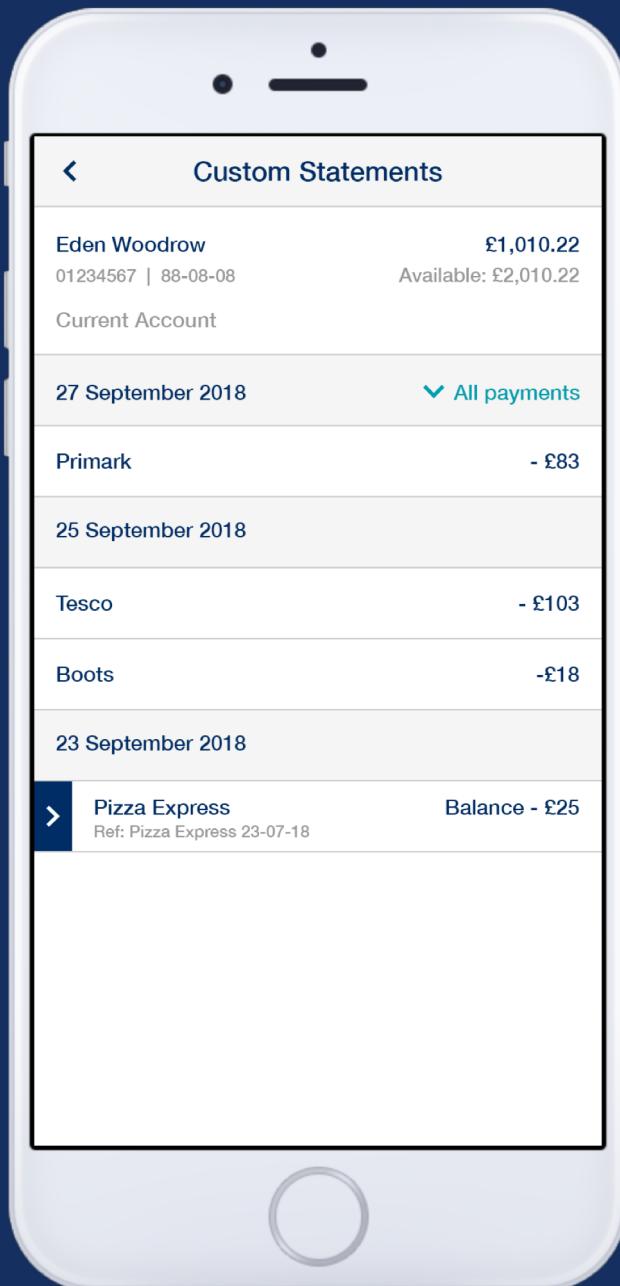
Franklin County Savings Bank.		
STATEMENT, MARCH 19, 1889.		
LIABILITIES.		RESOURCES.
Deposits,	\$411,770.60	United States Bonds, . . . \$10,000.00
Reserve Fund,	19,100.00	County Bonds of other States, . . . 38,500.00
Profits,	8,352.44	City Bonds of Maine, 6,000.00
Dividends (special),	158.41	City Bonds of other States, . . . 89,000.00
		Corporation Bonds, 25,000.00
		Railroad Bonds, 22,625.00
		Bank Stock, 70,595.00
		Loans on Real Estate, 67,881.50
		Other Loans, 33,539.46
		Furniture Account, 3,643.38
		Real Estate owned, 26,173.09
		Premium Account, 25,987.34
		Cash on deposit, 17,972.78
		Cash on hand, 2,463.90
	\$439,381.45	\$439,381.45

GEO. D. BISBEE,
Bank Examiner.

2018









89%*

Would like the
power to customize
their statement

*Survey size 55 people

1

Best banking app



Benefits

1. Increase the net promoter score (NPS)
2. Increase digital engagement
3. Improve customer acquisition
and retention

Saving the Bank

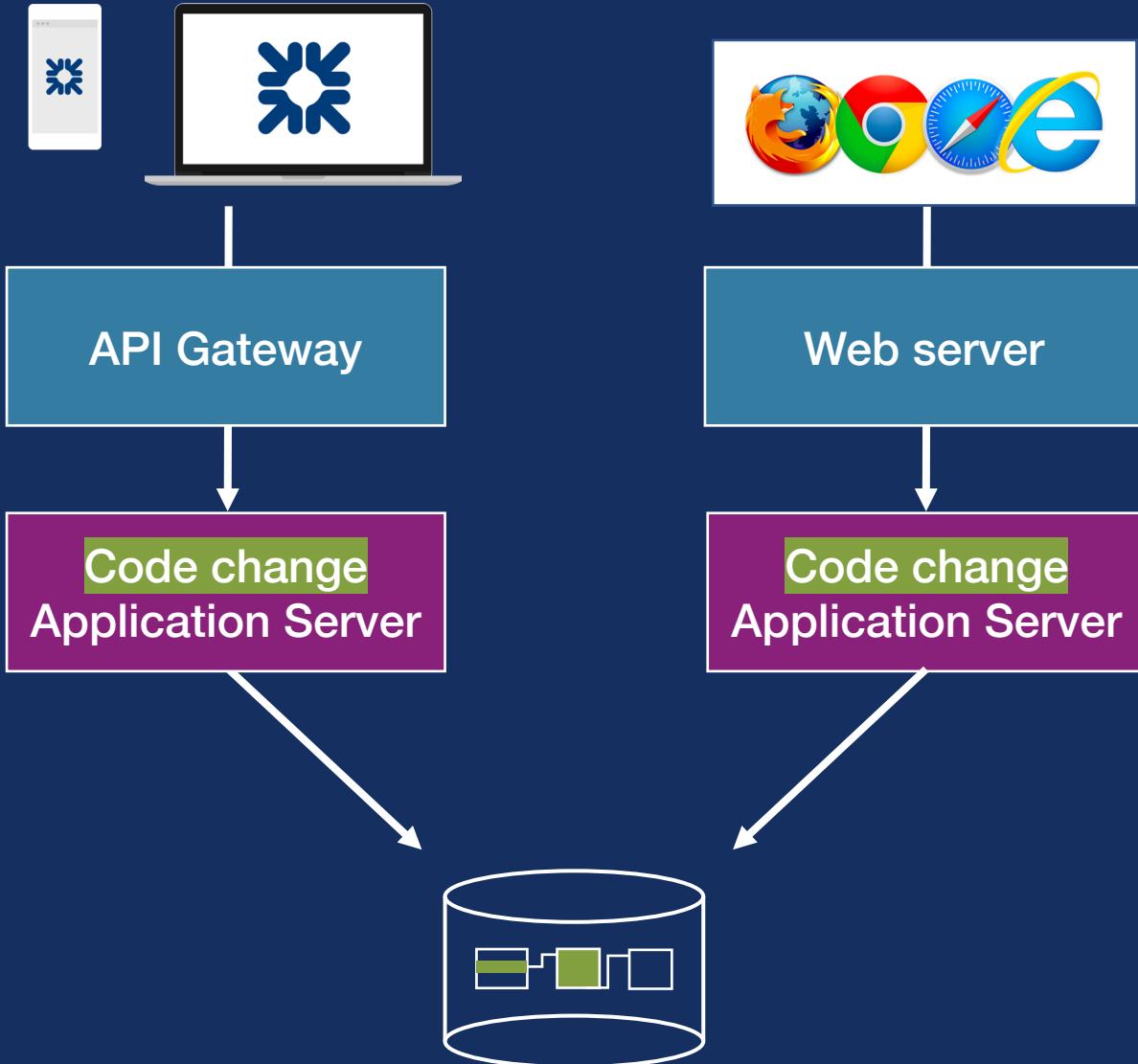
£1,000,000*

* [Cost savings of 1,000,000 (number of customers switching current accounts) * 0.13
(uSwitch RBS + Ulster Bank) * £30 * 0.2~0.3 = ~£780,000 per year to £1.17 million]

Vision for the future

1. Automated groups
2. Machine learning and AI
3. Transition retail to business customers

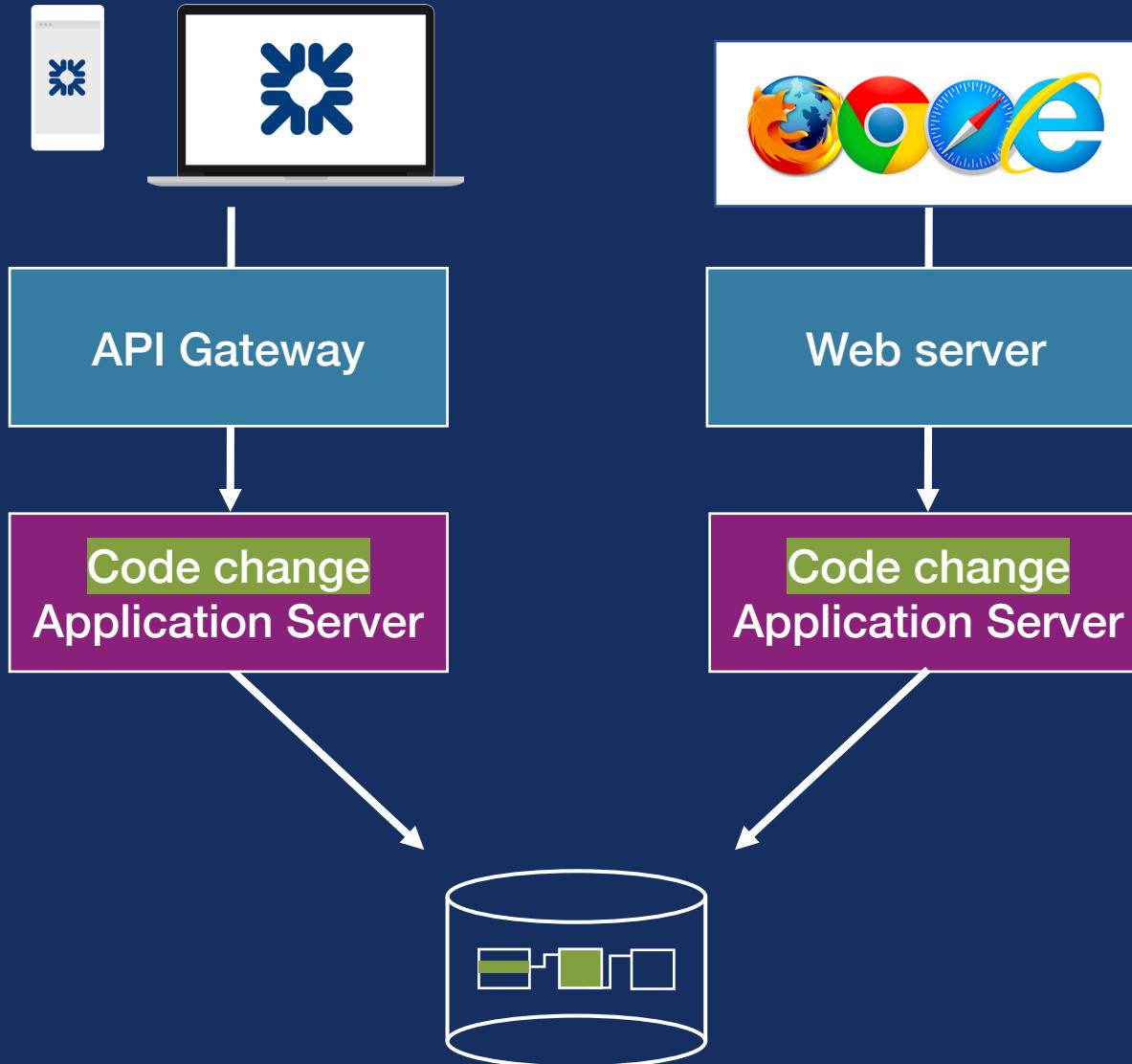
System Changes - Summary



```
function getAccountDetails() {  
    var subscription_token = "f3c0503b730b465097a7b71d3a9eace2";  
    var account_id = "6b0bfffcc-6190-4a19-95fa-293dfc02ed2";  
    var url = "https://bluebank.azure-api.net/api/v0.7/accounts/";  
    var full_url = url + account_id;  
    var timeout = 2000;  
  
    var xhttp = new XMLHttpRequest();  
  
    document.getElementById("progress").style.display = "block";  
    bearer_token = document.getElementById("bearerText").value;  
  
    xhttp.onreadystatechange = function() {  
        if (this.readyState == 4) {  
            if (this.status == 200) {  
                var sort_code = JSON.parse(this.responseText).sort_code;  
                var account_number = JSON.parse(this.responseText).account_number;  
                var balance = JSON.parse(this.responseText).balance;  
  
                document.getElementById("acct_table").rows[0].cells[0].innerHTML = sort_code;  
                document.getElementById("acct_table").rows[1].cells[0].innerHTML = account_number;  
                document.getElementById("acct_table").rows[2].cells[0].innerHTML = balance;  
  
                document.getElementById("progress").style.display = "none";  
            } else if (this.status == 403) {  
                document.getElementById("progress").style.display = "block";  
                alert ("403: Access Forbidden!");  
            }  
        };  
    };  
    xhttp.open('GET', full_url, true);  
    xhttp.setRequestHeader('Content-Type', 'application/json');  
    xhttp.setRequestHeader('Ocp-Apim-Subscription-Key',subscription_token);  
    xhttp.setRequestHeader('Authorization', bearer_token);  
    xhttp.timeout = timeout;  
    xhttp.ontimeout = function(){  
        alert("getAccountDetails Request Timed Out!");  
    };  
    xhttp.send(null);  
}  
  
function getAccountTransactions() {  
    var subscription_token = "f3c0503b730b465097a7b71d3a9eace2";  
    var account_id = "6b0bfffcc-6190-4a19-95fa-293dfc02ed2";  
    var url = "https://bluebank.azure-api.net/api/v0.7/accounts/";  
    var full_txm_url = url + account_id + "/transactions";  
  
    var timeout = 10000;  
  
    var xhttp = new XMLHttpRequest();  
}
```

The screenshot shows a TextWrangler window with three tabs: index.html, JSscripts.js, and style.css. The JSscripts.js tab displays the provided JavaScript code for interacting with the API to retrieve account details and transactions. The code uses XMLHttpRequest to make GET requests to URLs constructed from base URLs and specific identifiers (subscription_token, account_id, and full_txm_url). It handles the response status and content type, and includes logic for handling 403 errors and request timeouts. The code also includes placeholder variables for sort_code, account_number, and balance, and a table element (acct_table) to display the results.

System Changes - Summary



Front End Code

- Mobile Code Updates (IOS, Android, Windows)
- Web Content Updates

Back-End Changes

New APIs

- Create Group
- Add Transaction to Group
- Remove Transaction from Group

Database Changes

- 1 new table
- 1 change to existing table

Implementation
£272,000

254 man days @ £500/day = £127k

Branch and telephony support systems = £100k

+ 20% contingency ~ £45k

Grand total = £272k

Lets bring bank statements into the
21st century



Team PACT