Abdulrahman Al-Nachar

CS319 / 7-1 Project Two

**Wireframe Explanation:**

I designed two wireframes one is for the main screen for borrowers and the second one is a loan request page for borrowers, The main screen for borrowers is a screen where borrowers can see their “Dashboard” so it can be broken down into 3 sections one is the top section which has Kiva’s logo and then the customer’s name and location, and there are two sections in under that there is the loans section which shows any active loans and shows key data about them like the loan’s name and purpose and loan amount and raised amount and that green box is clickable and once they click it will take them to this specific loan and show all the info about it like who lent money and their names and the loan’s story or description. If there is no loan request the green box will simply be empty, under the box there is an option to request a new loan that will take you to the second wireframe I designed that has the new loan request form. The last section of this wireframe is the repayments section obviously if the borrower doesn’t have any loans then it would just be blank, but in this section, borrowers can see their repayment information along with the most important ones on the main screen like the loan’s name, funded amount, loan length or loan term, and intervals and then breaks it down to how much monthly is it, If users click on this box they will be redirected to the repayment info with extra details that they can see about their loan repayment, Then under that there is the option to make the payment and then there is a donation button for customers who want to donate to Kiva, I added this since it was one of Kiva’s code of conduct.

My intention for this design is to make the system easy to use and understand and make sure that customers can get the most important information without trying to look for it too hard and at the same provide users with value.

**Lender’s cloud system:**

Kiva’s goals and mission are to help facilitate loans from the public to the public to lift economic challenges and obstacles that some people face, The goal with software is to make sure that the software works and is efficient at connecting borrowers and lenders and facilitate the whole process, in doing so for lenders we need to have applicable filters in place so that lenders can look for the loan request they want to donate to like country, loan purpose, loan amount, loan description and so on. The communications needed for the cloud-based system is to have and give real-time updates about the loan, make sure that it can scale to multiple users at once, communicate to APIs, and front-end to backend communications about the loan info, lender info, borrower info, ETC.

There are several ways to optimize communications in a cloud-based system like utilizing API gateways to communicate Kiva’s backend services and the clients, using messaging to communicate between the different components, and caching to improve latency and make communications much more effective.

Lenders all have different intentions and goals when donating, some would want to help people who are struggling in the same industry they are in, some would want to help people in the same community, some would want to help people whom they relate to when it comes to the kind of challenges and problems they’re requesting the loan for, some would do it just to feel like they're contributing to society and making a good user of their money that would otherwise not ever be used, and some would want to give back because they were on the receiving end if the loan one time and want to give back and contribute.