

① How might we help Maya to feel like BMO is easy to use?

→ Charts of spending summary.

→ Access of financial info on the home page.

→ Automatic categorization of spending

→ Automatically calculate average/median

→ Monthly money-out money-in comparison.

→ On-boarding tutorial

→ Easy access to help on home screen,

→ Live chat.

How might we make Maya feel like BMO app is simple to use?

1. Charts of spending summary

2. Access of financial information on the home screen.

3. Automatic categorization of spending

4. Automatically calculate average and median

5. Monthly money-out money-in comparison

6. On-boarding tutorial

7. Easy access to "help" on home screen

8. Live Chat

② How might we help Maya to track her spending?

→ Show detailed categories of her spending.

→ Allow her to customize categories to be more accurate.

→ Scan receipts so that categorizations are accurate.

→ Text notification of transactions.

→ Allow her to note down which transactions are one-time purchases so they won't be used to calculate the average. (To ensure accuracy.)

→ Categorization of income.

How might we help Maya to track her spending?

1. Show detailed categorization of her spending.
2. Allow her to customize categories to be more accurate.
3. Scan receipts so that the categorizations are accurate.
4. Text notification of transactions.
5. Allow her to note down which transactions are one-time purchases only so they won't be used to calculate the average. (To ensure accuracy.)
6. Categorization of income.

③ How might we help Maya to feel in control of her money?

- set her own budget
- Alert : when she's reaching her budget
- Allows her to input each transaction & categories instead of automatic process.
- Financial Advisor. Advises on App.
- set financial goals.
- offer incentives to help users to save money

How might we help Maya to feel in control of her money?

1. Set her own budget: allows Maya to set her own budget on the app.
2. Alert: When she's reaching her budget
3. Allows her to input each transaction and categories instead of automatic categorization: While Maya input the info, she has a better understanding of where her money went.
4. Online coach/financial advisor.
5. Set financial goals.
6. Offer incentives to help her to save money.