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D102



S P L I T W I S E
Split expenses the easy way

Roomate
You get back CA\$70.30.

FRIENDS

TOTAL BALANCE
you are owing

SETTLE UP

BALANCES

MAY 2019

Electricity
You paid CA\$30.00
you lent CA\$20.00

Pranav Sharma
Pranav S. owes you
Pranav S. owes you
Pranav S. owes you

Netflix
You paid CA\$16.00
you lent CA\$10.67

Praneet Singh
Praneet S. owes you
Praneet S. owes you
Plus 2 other balances

Walmart
You paid CA\$46.13
you lent CA\$39.63

+ ADD

MESSAGE

+

Updated Persona

Lisa Holt

University Student

Rents house with 2 other people

Goals

Want to be extremely efficient in managing huge amounts of money splitting

Want to always be under-budget and track their expenses real-time

Want to be able to communicate to other execs about club expenses

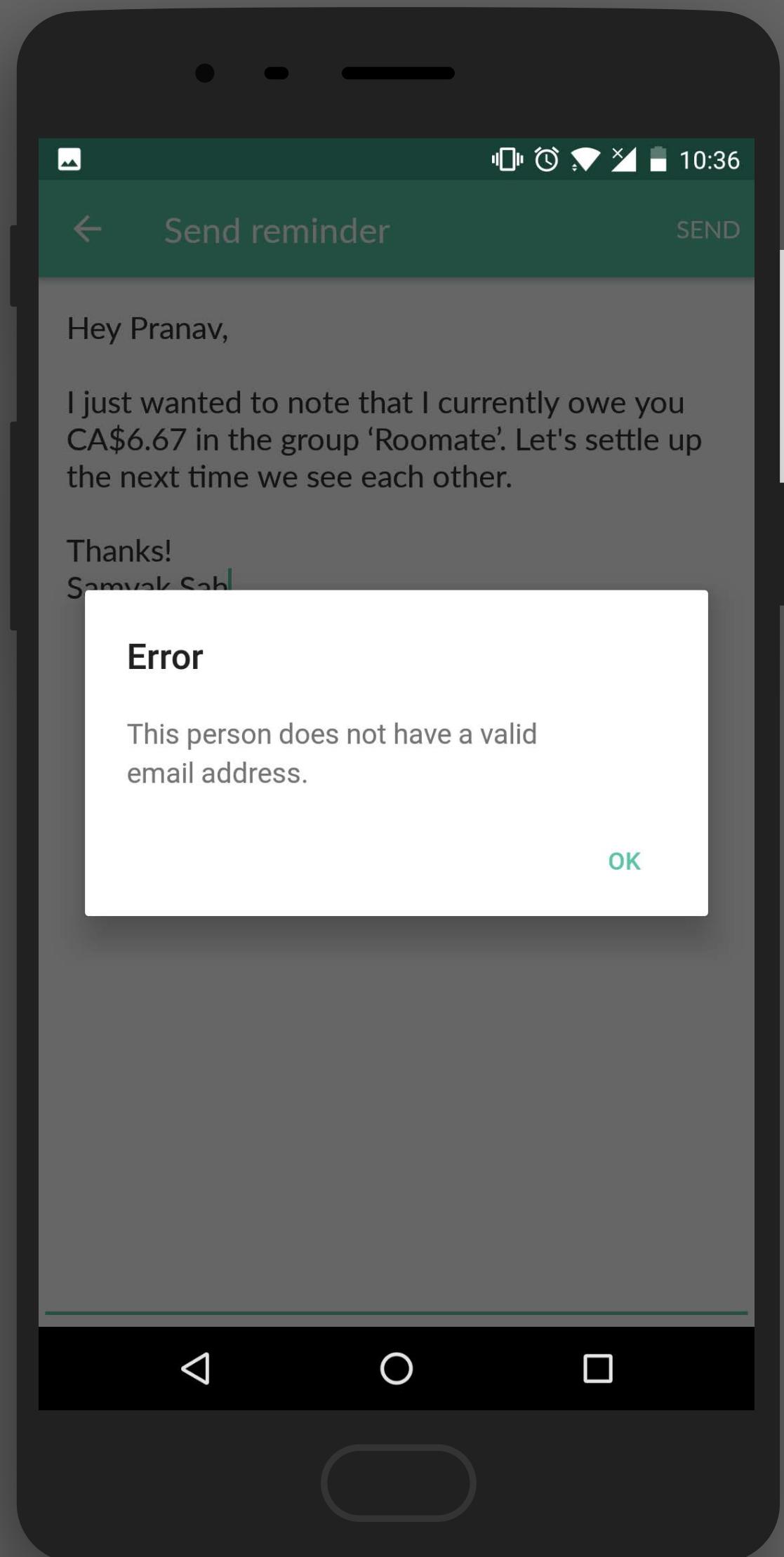
Pains

Find it awkward to ask the other constantly to pay them back

Often tend to forget who paid when

Often spend too much money over the month

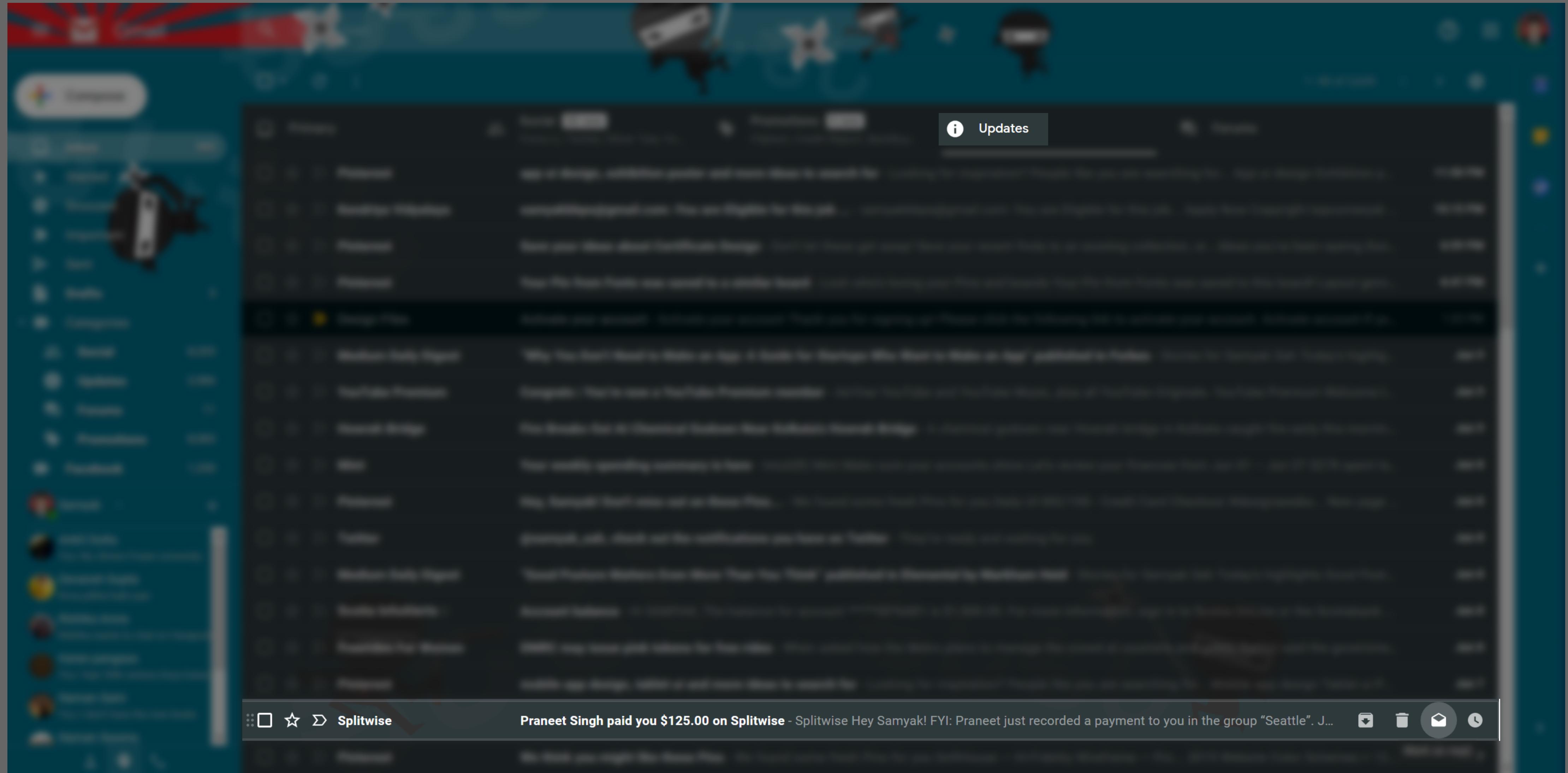


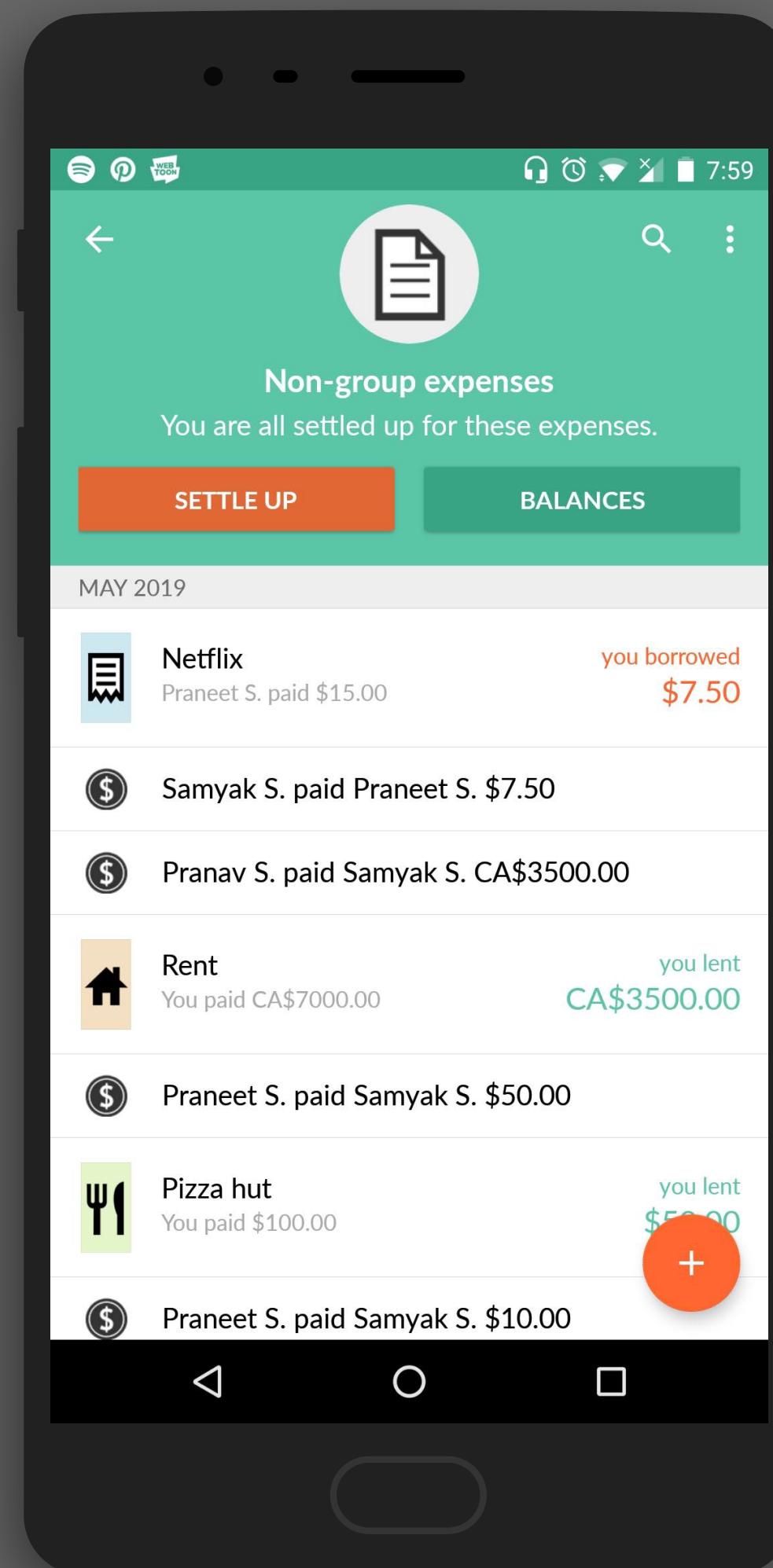


Reminders in Splitwise

The current reminder functionality of Splitwise sends either a text or an email reminder. The functionality fails for users without cellular devices and with emails the reminders get lost in updates which tend to be ignored by the users.

or this...





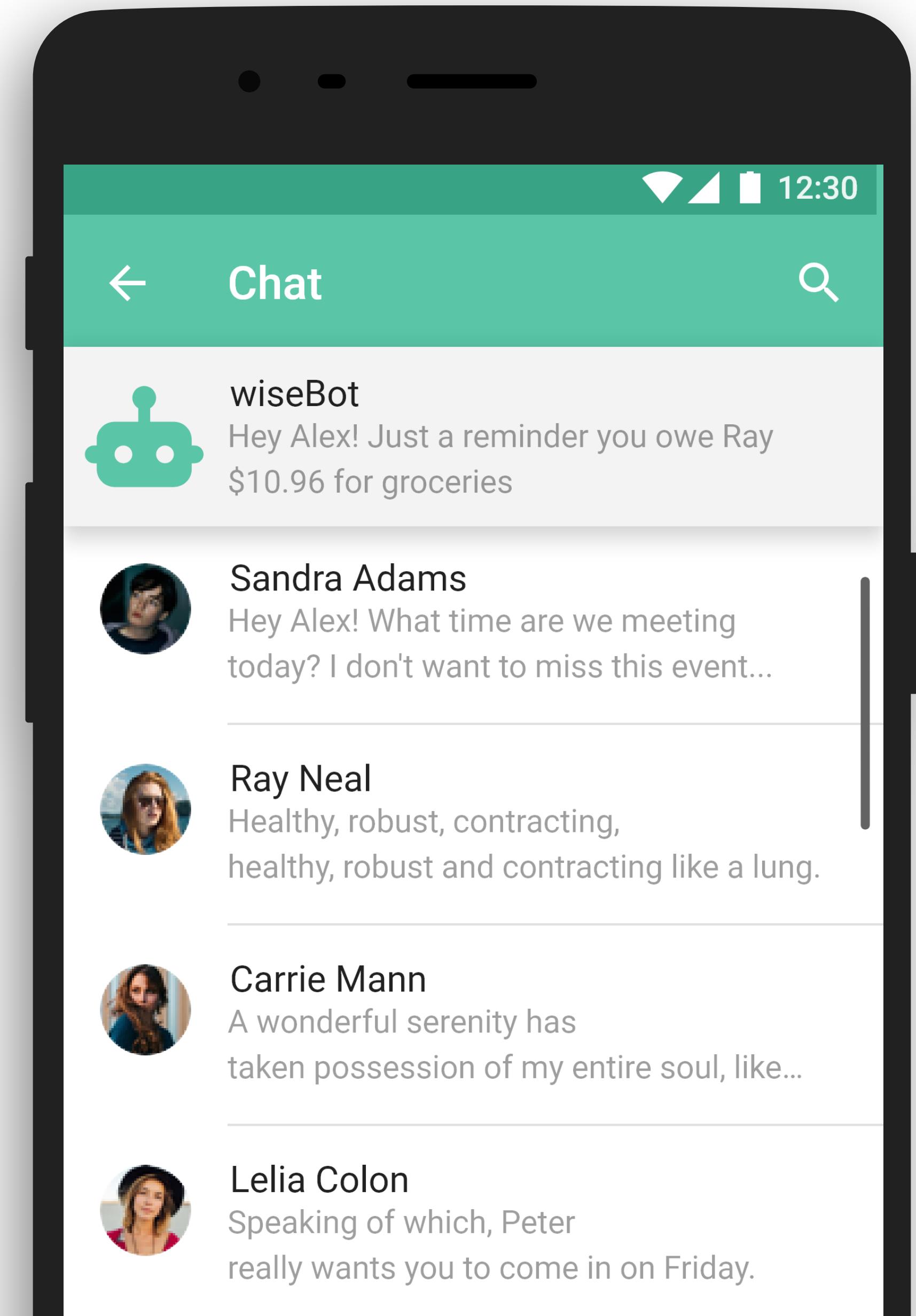
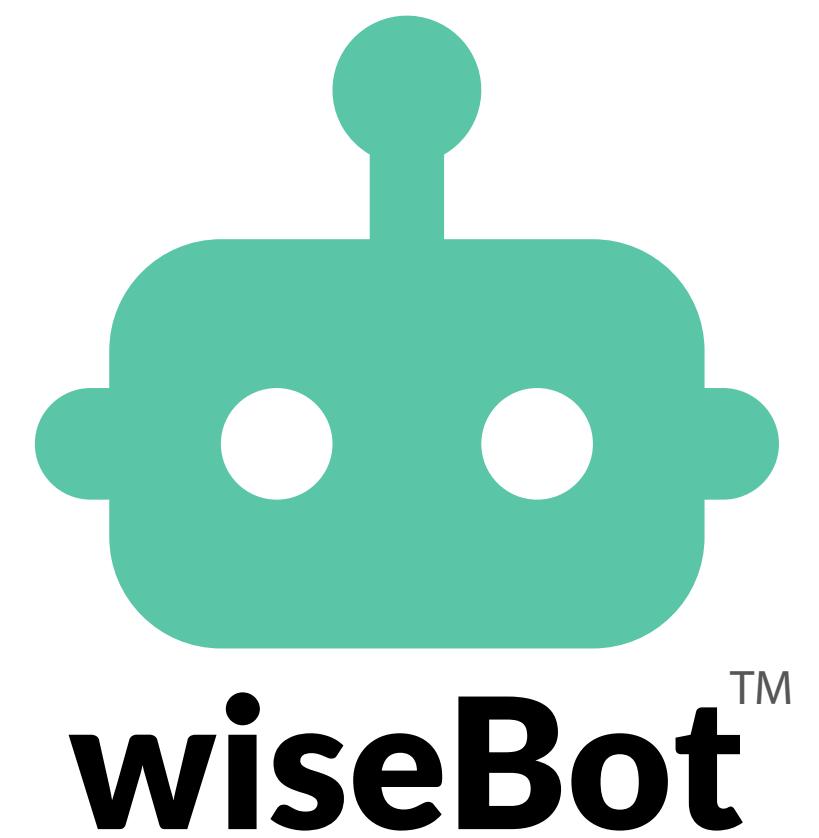
Honour System Settle Up

In the app, the SETTLE UP button is visible to both the lender and the borrower. Because of which, the borrower can tap the settle up button without actually paying the lender, which can cause for major misunderstandings or complications between users.

In-built Chat (and “wiseBot”)

The chat feature in Splitwise would allow users to chat with the other users individually or in the group about various the expenses and bills added in the group. The chat platform will have many small features

- To be able to remind other users to pay them back.
- A “wiseBot”(like a slackBot) that allows users to add products to the checklist, ask for a short summary of the expenses using simple commands.
- The bot can also add a “max-fund limit” for the group that reminds the users in the group when the expenses are getting close to the allocated funding.



slackBot inspiration

Slack has implemented a bot type feature in their app, called the “slackBot”. The bot helps the members of the group with various tasks like, managing files, reminders etc.

We were inspired by how easy and intuitive the bot in slack is, and tried to incorporate that in our chat.



The screenshot shows a Slack mobile application interface. At the top, there's a purple header bar with icons for battery, signal, and time (8:54). Below it is a dark purple navigation bar with a search icon and a menu icon. The main area shows a channel named "aproject". A message from "slackbot" is displayed, with a small profile picture of two people. The message reads: "slackbot Only visible to you" and "Need some help with /remind?". Below this, there's a detailed explanation of the /remind command:

Use `/remind` to set a reminder for yourself, someone else, or for a channel. Some examples include:

- `/remind me to drink water at 3pm every day`
- `/remind me on June 1st to wish Linda happy birthday`
- `/remind #team-alpha to "Update the project status today" every Monday at 9am`
- `/remind @jessica about the interview in 3 hours`
- `/remind @peter tomorrow "Please review the office seating plan"`

You can also use `/remind snooze [some description of time]` in a direct message with Slackbot to request that a reminder be repeated later. For example:

- `/remind snooze for 2 hours`
- `/remind snooze until Friday`

Or, use `/remind list` to see the list of all your reminders.

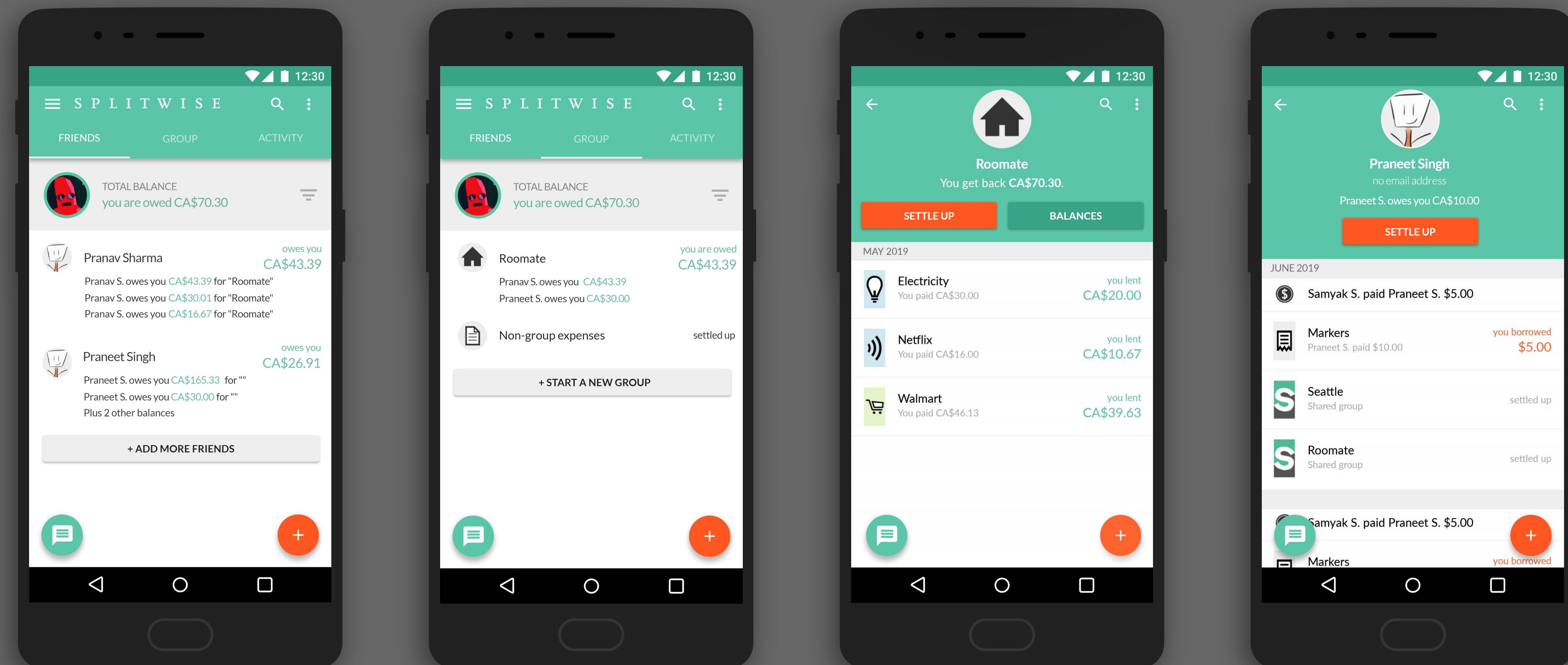
For more about reminders, visit our [Help Center](#).

At the bottom, there's a text input field with "Message slackbot" and three small icons: a camera, a photo, and a document.

Initial Interaction

We propose to add a button on the left-hand side of the app which directly takes the user to the chat page. This button will be visible at all the places where the add bill button is present for consistent design.

For instance, if the user is on the friends page, the friends tab in the chat will open, or, if the user is on a particular groups page, that group chat will appear

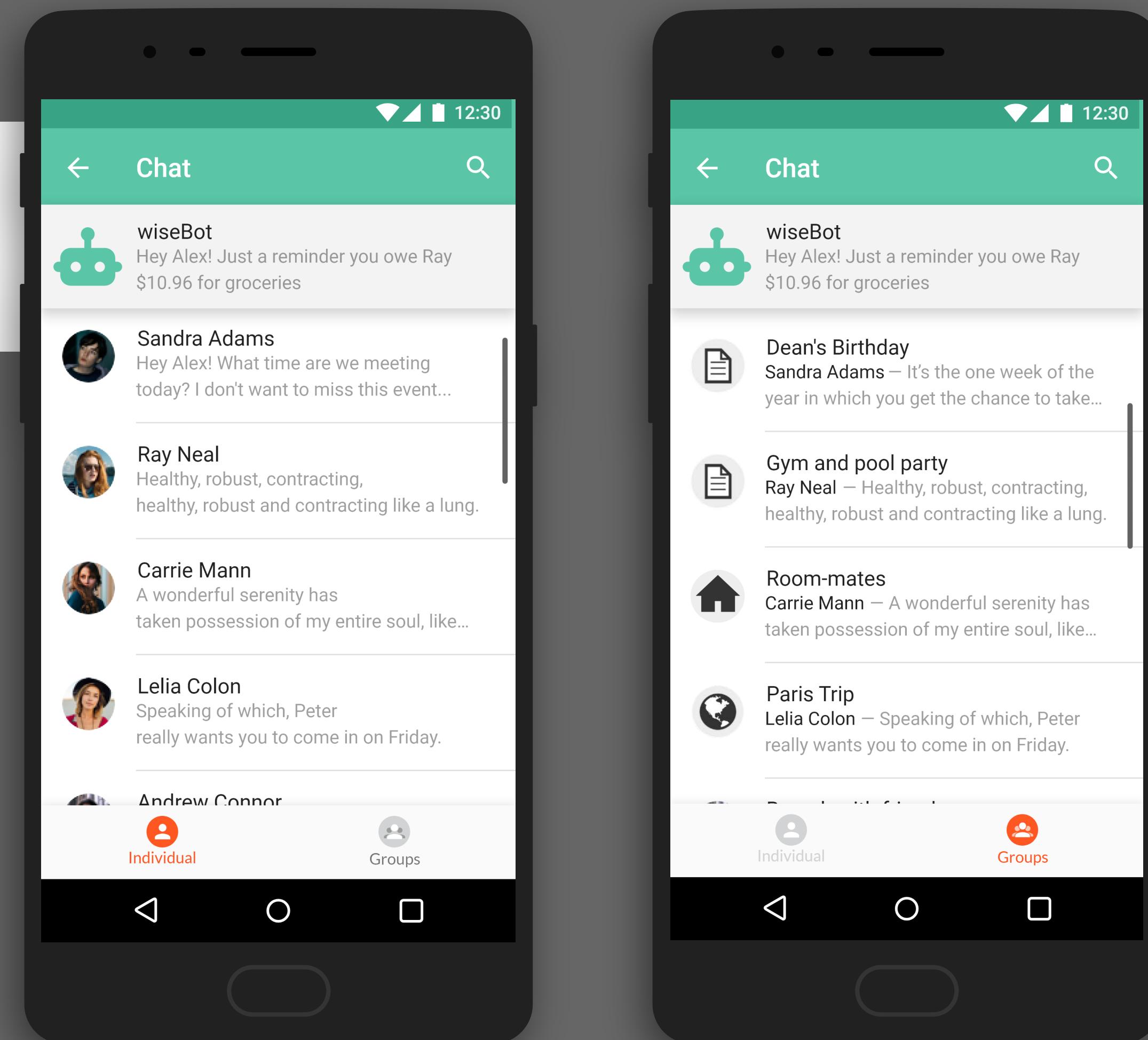


Initial Interaction

There are two tabs inside the chat page. An individual chat and a group chat.

The individual chat contains conversations between two users, whereas all the groups have a chat in the group tab.

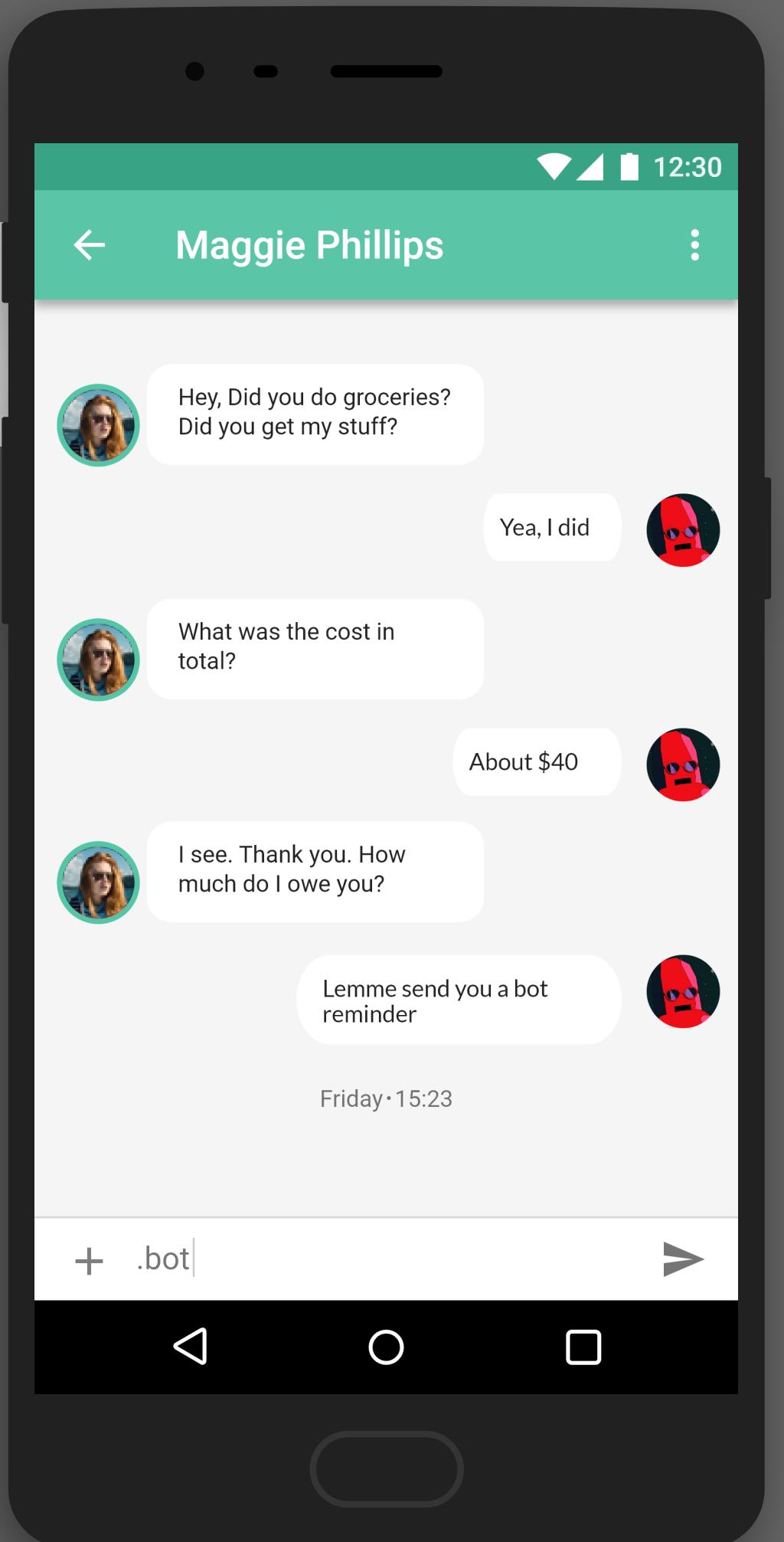
There also exists a wiseBot tab on the top of the page. The placement of the tab is fixed on the top to allow easy access to the bot.



User vs User

A new chat between two users is created at any instance of interaction between them on the app. The chat also works as a mini timeline for all the transactions that concern the two users.

Each chat also comes with the wiseBot that handles all of the app's features and can be accessed by ".bot/(enter command)"



Reminders

Reminder system incorporation through inbuilt chat. The users without the need of an email or number, can still receive an instant reminder to settle up payments. There are two ways to remind a user:



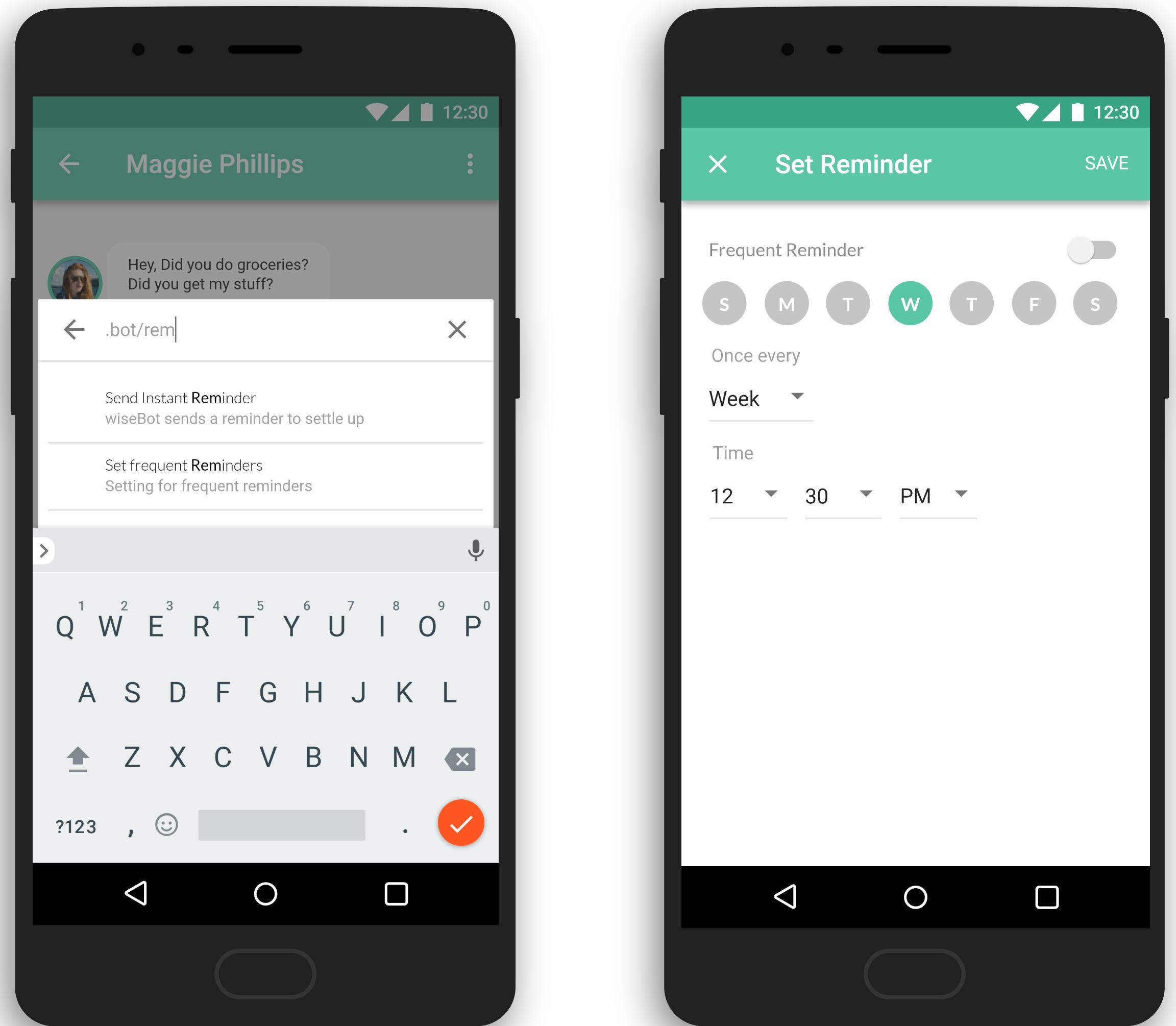
Send Instant Reminder

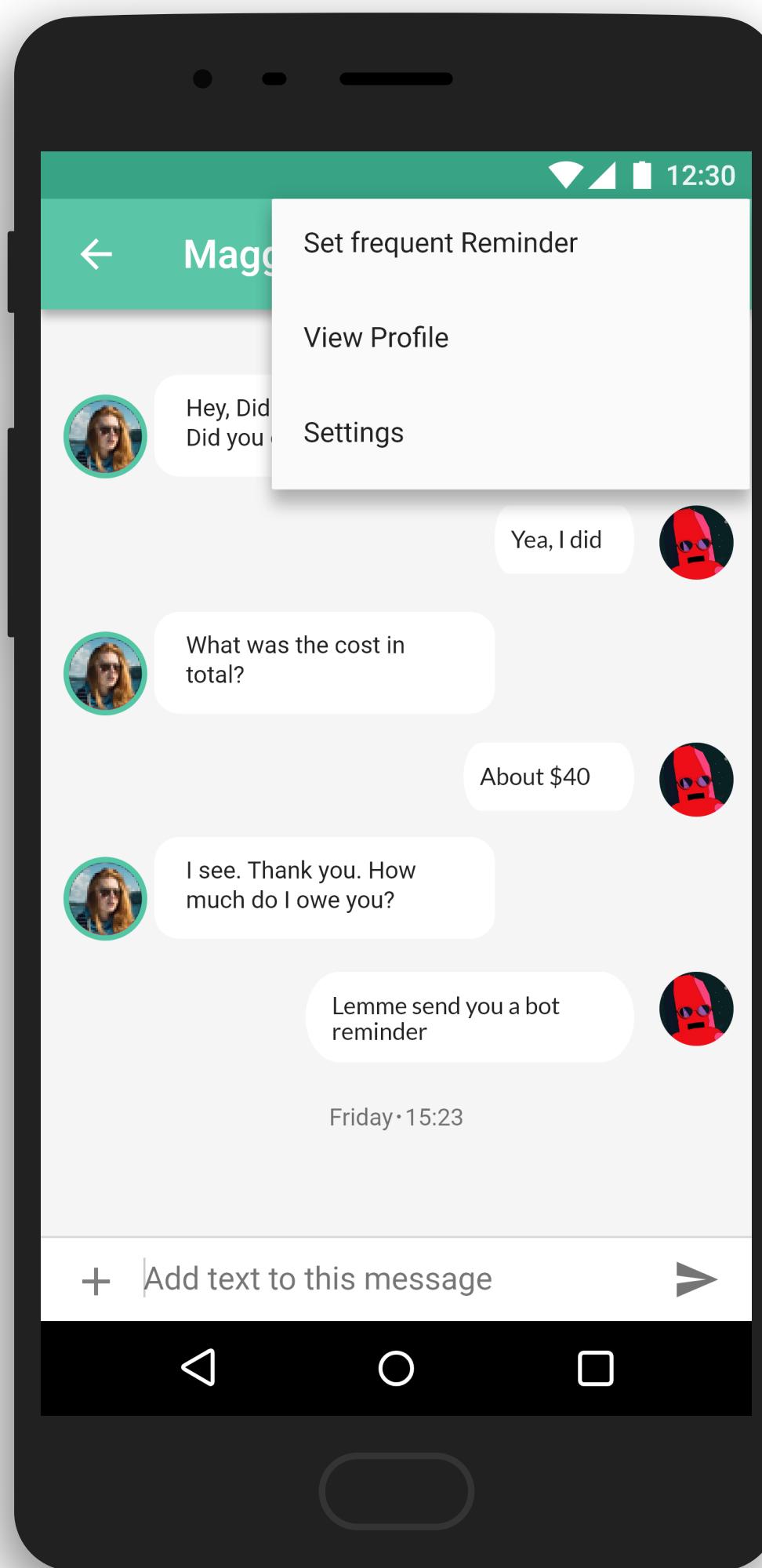
wiseBot will send a pre-written reminder to the user with the option to settle up.



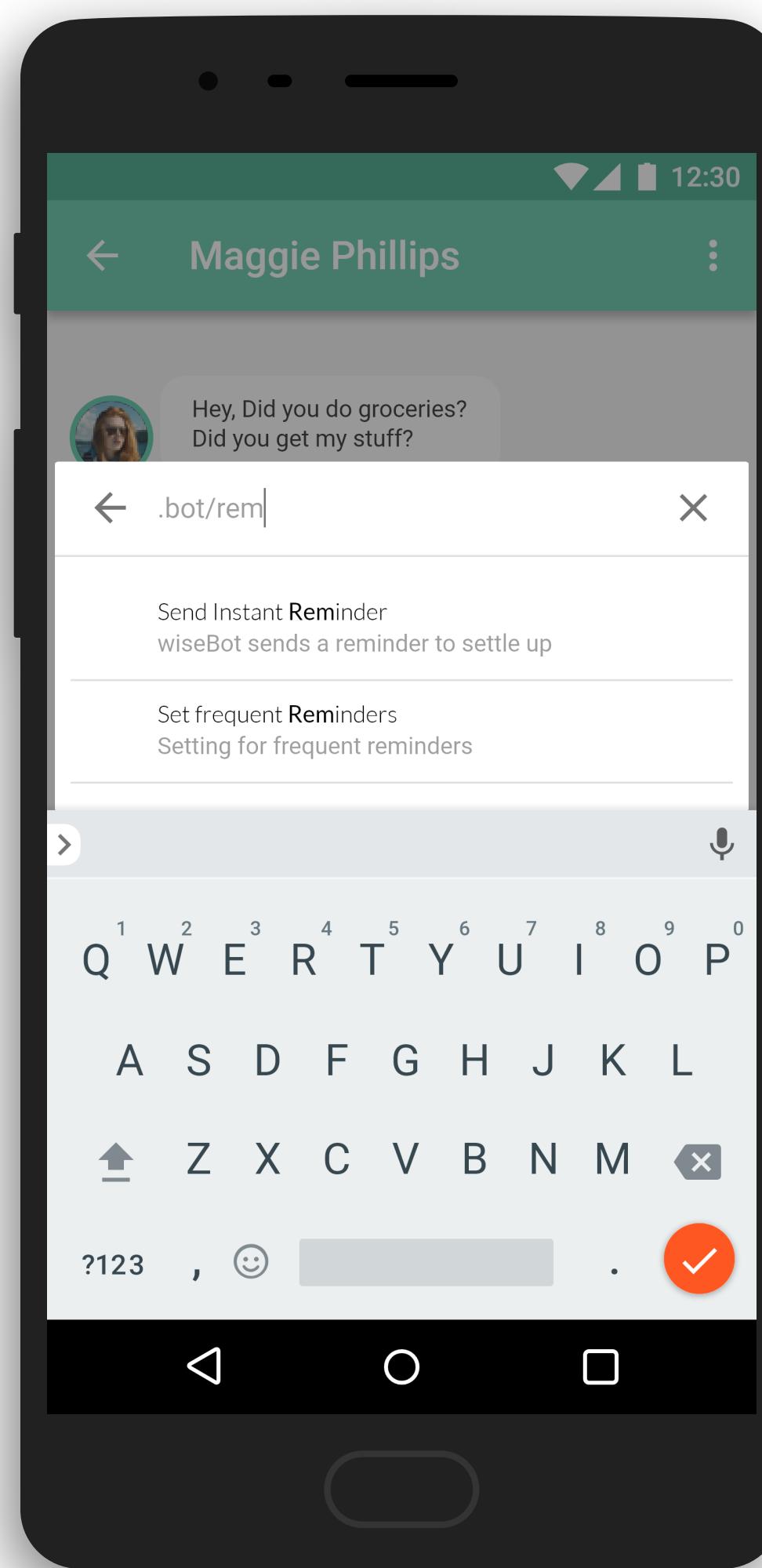
Set Frequent Reminder

User can set the number of times they want to remind the other user with the same pre-written message.

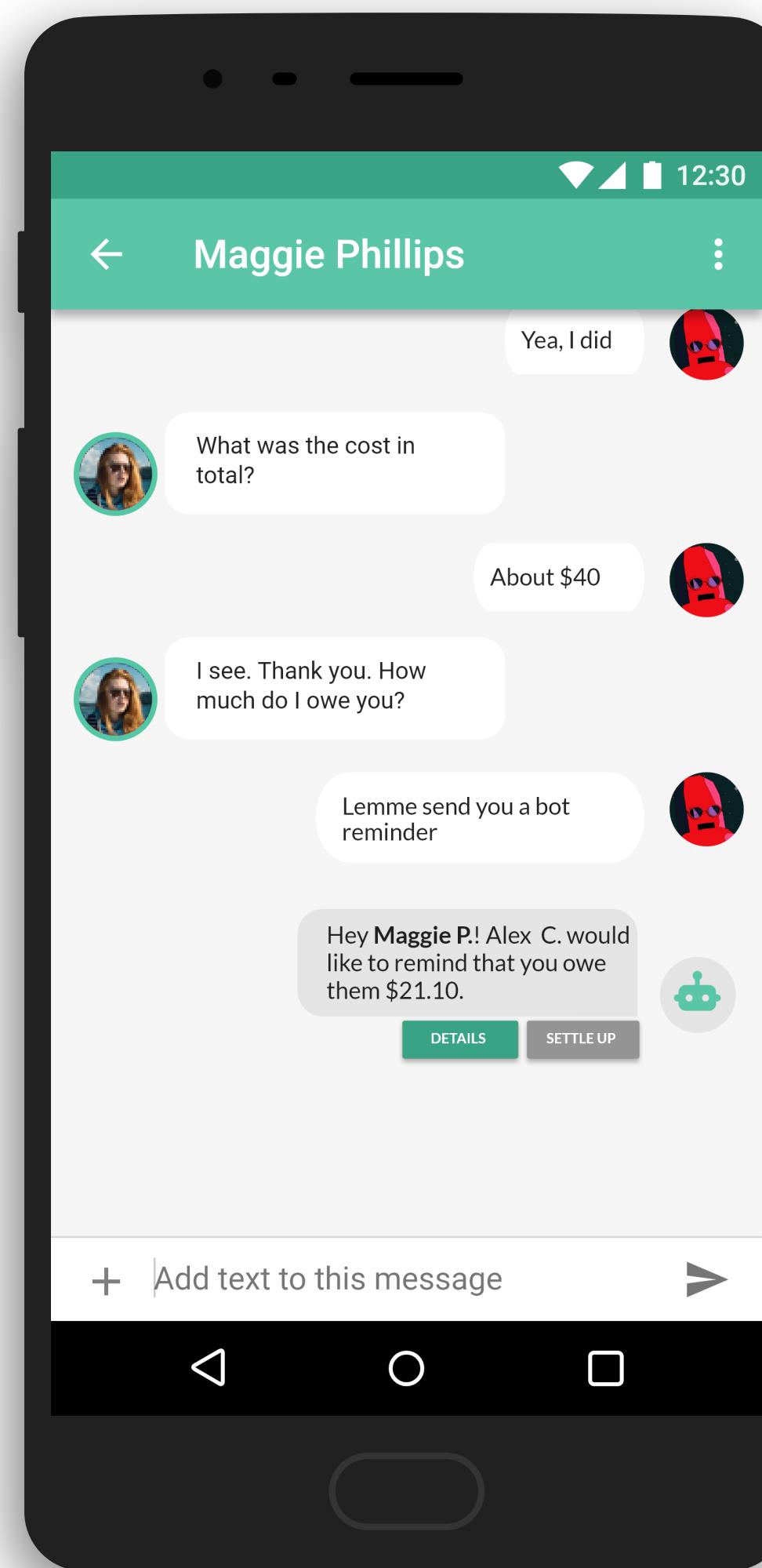




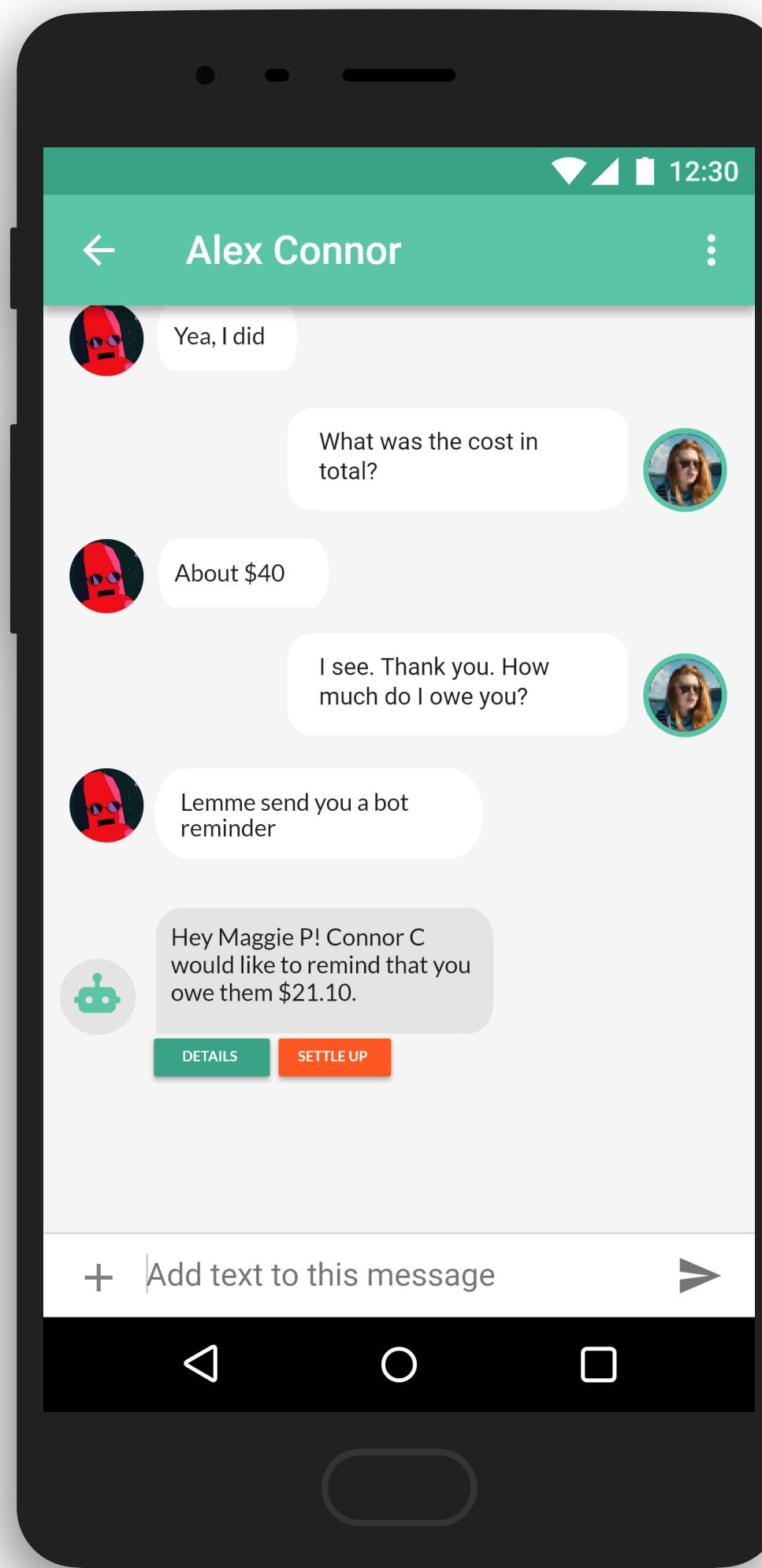
Type **.bot/rem** in the text field



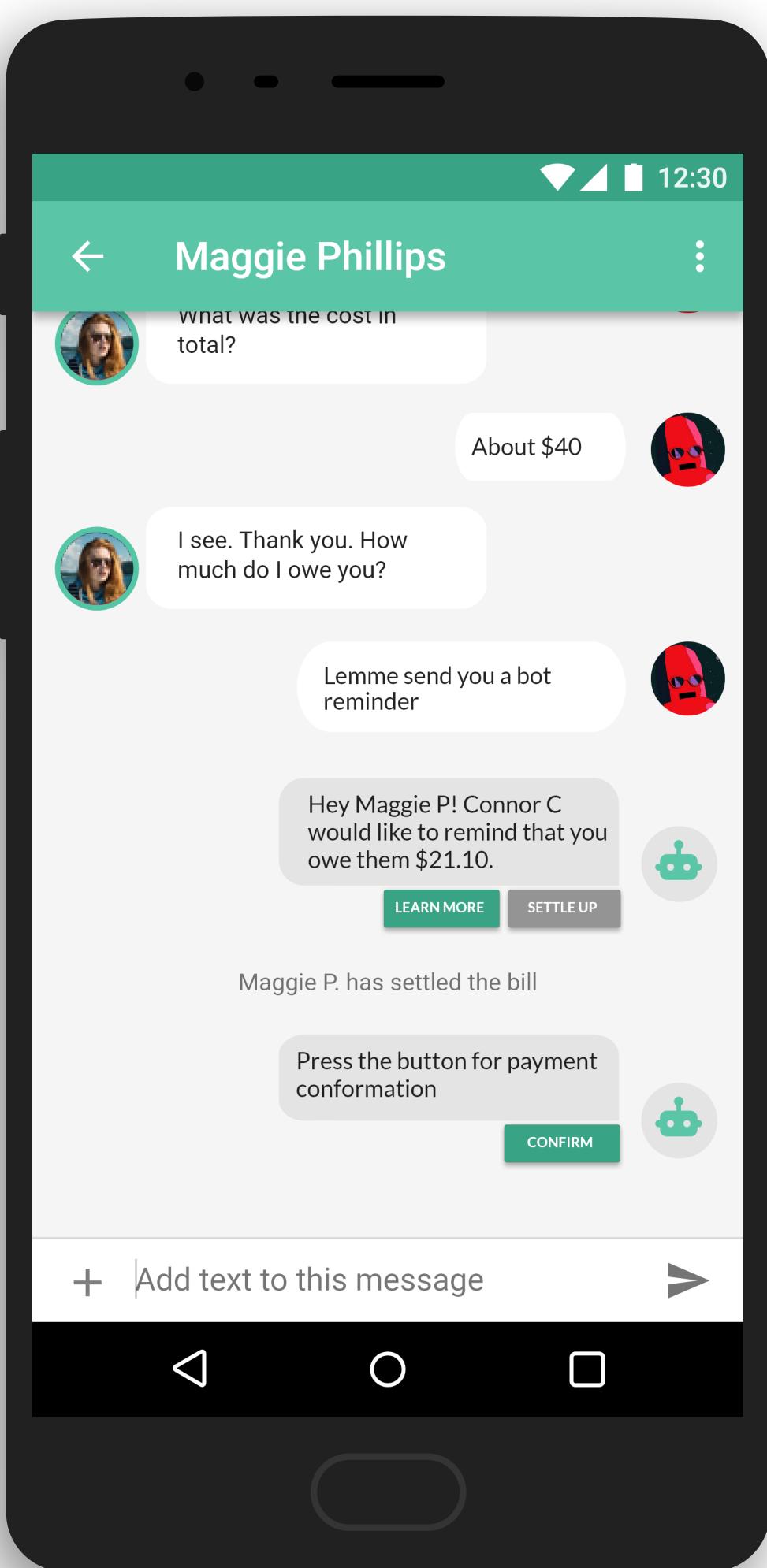
Select instant reminder



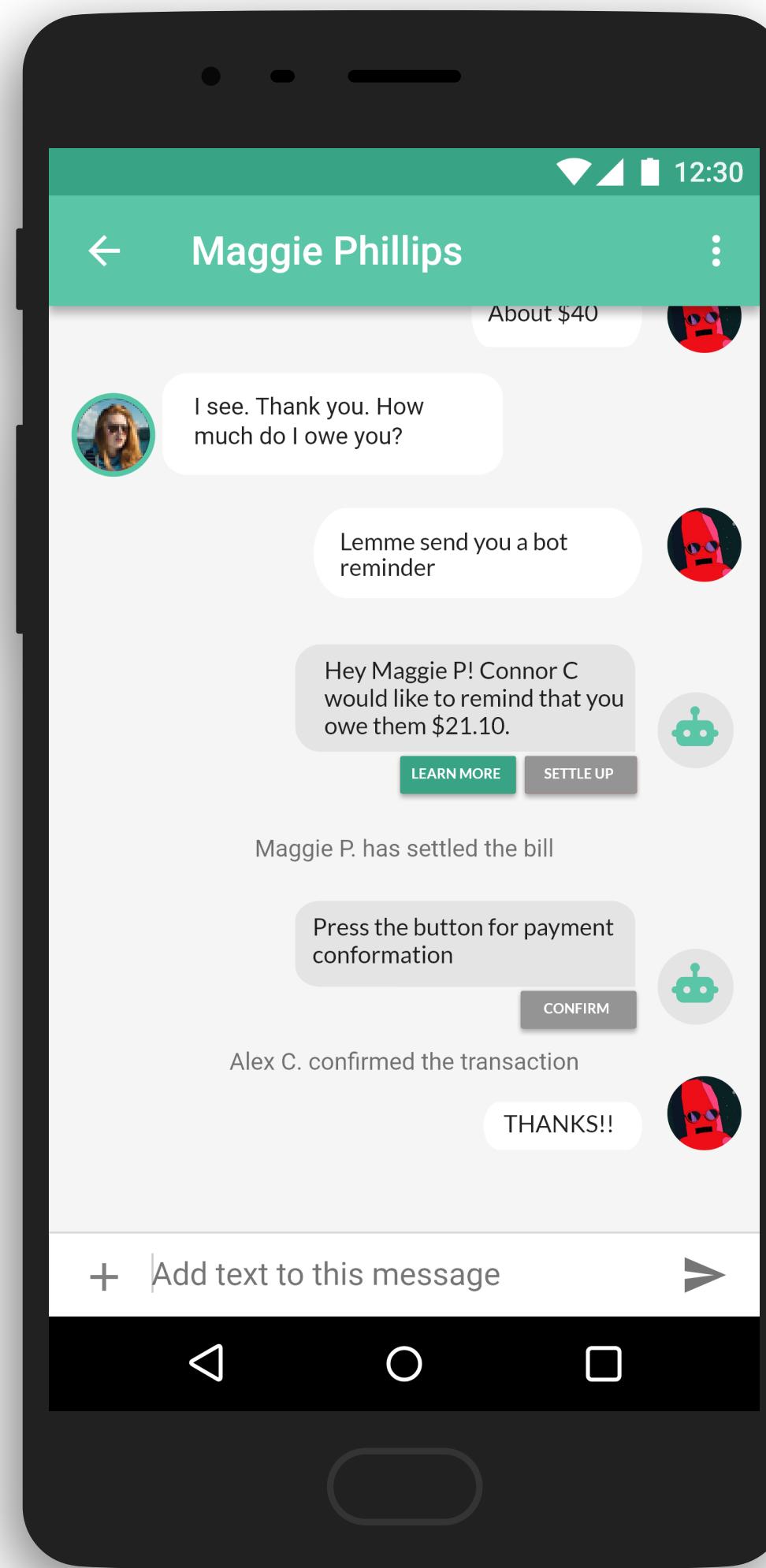
An instant reminder is sent to the borrower



Same view from borrowers point of view



Borrower settle's the bill



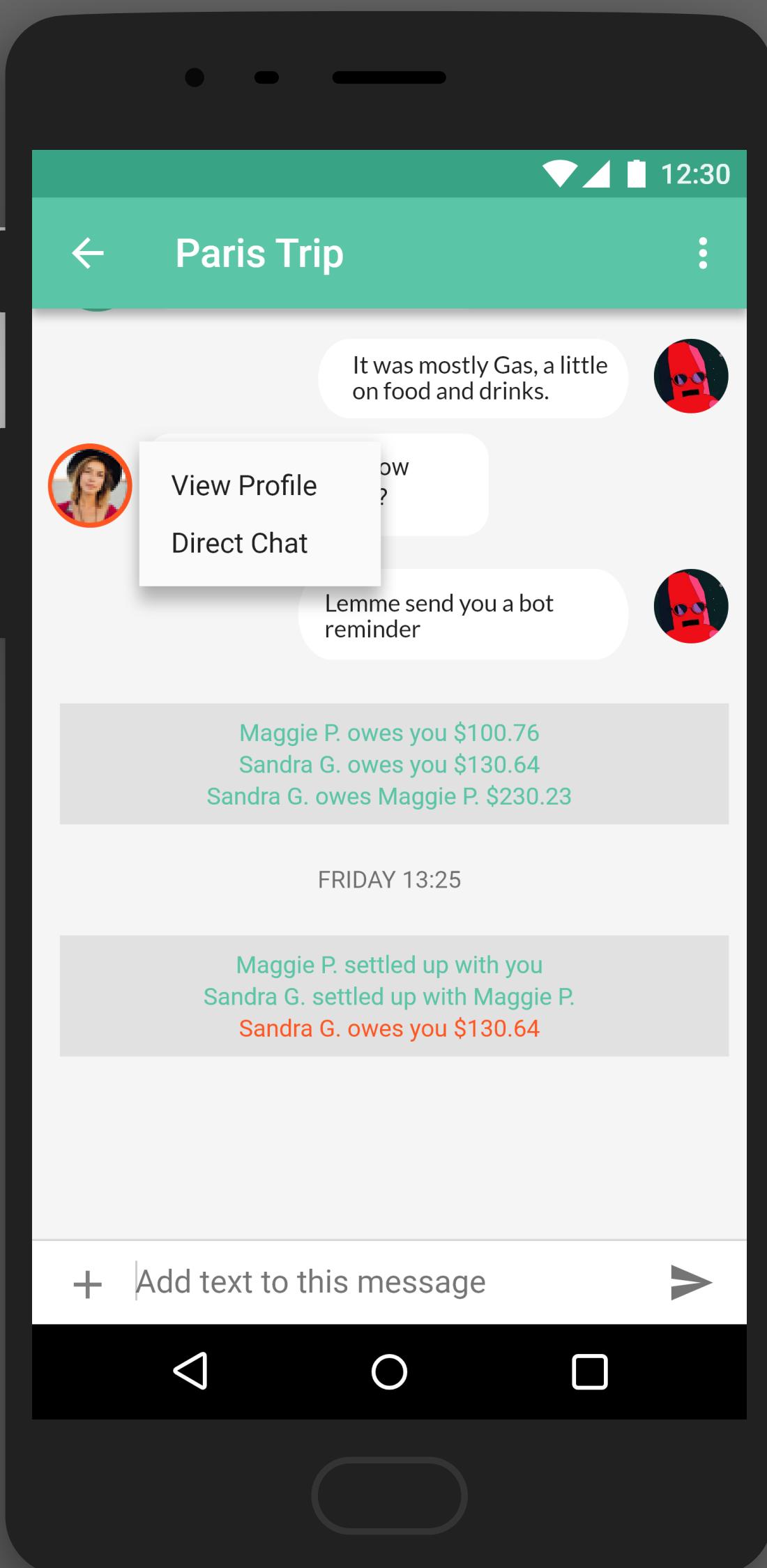
The lender confirms the transactions

User vs Group

For personal or impersonal communication between more than two people, the users have to rely on external communication applications.

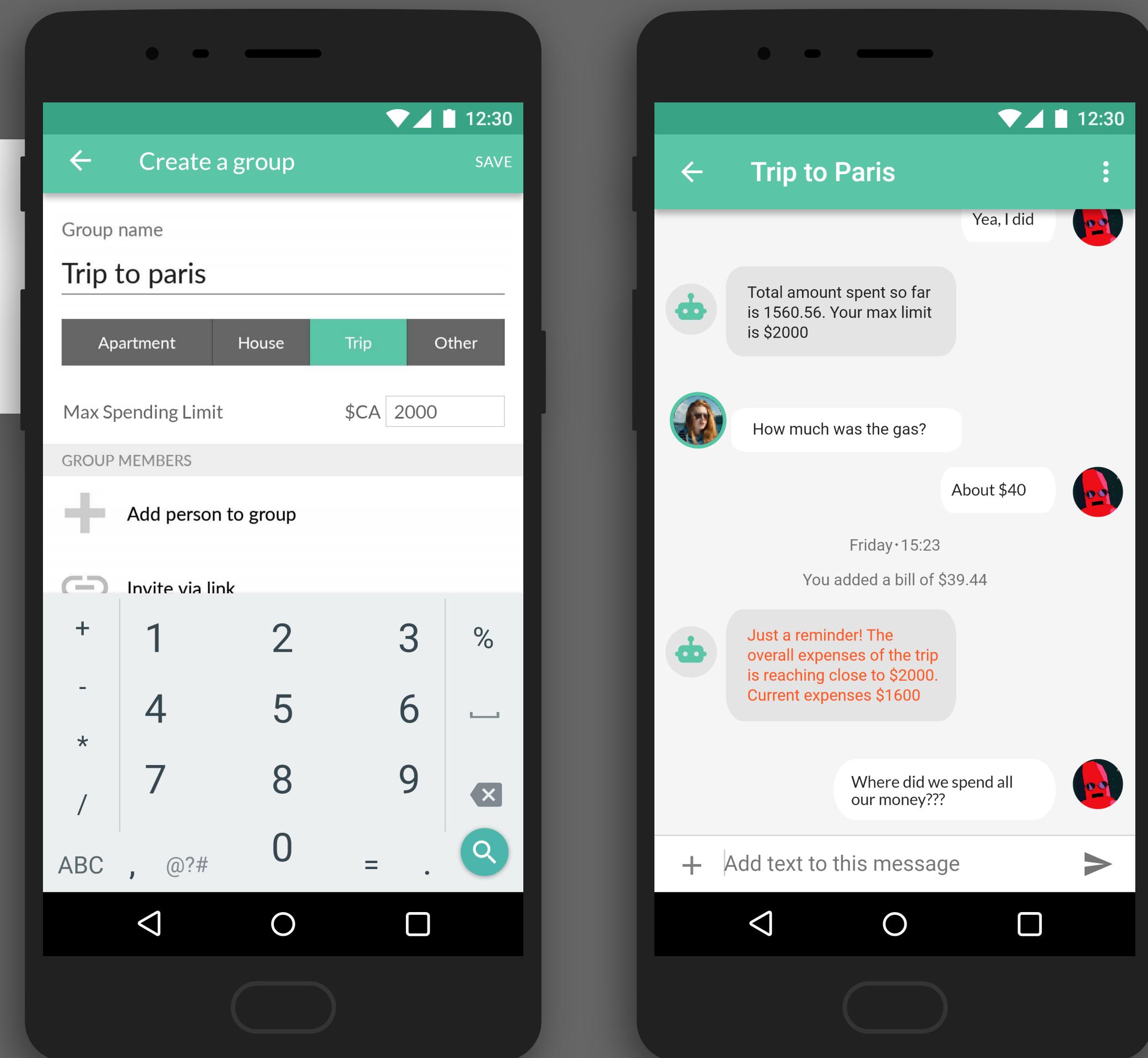
Which is why we added an inbuilt group chat feature which automatically creates a group chat whenever a group is created and members are added.

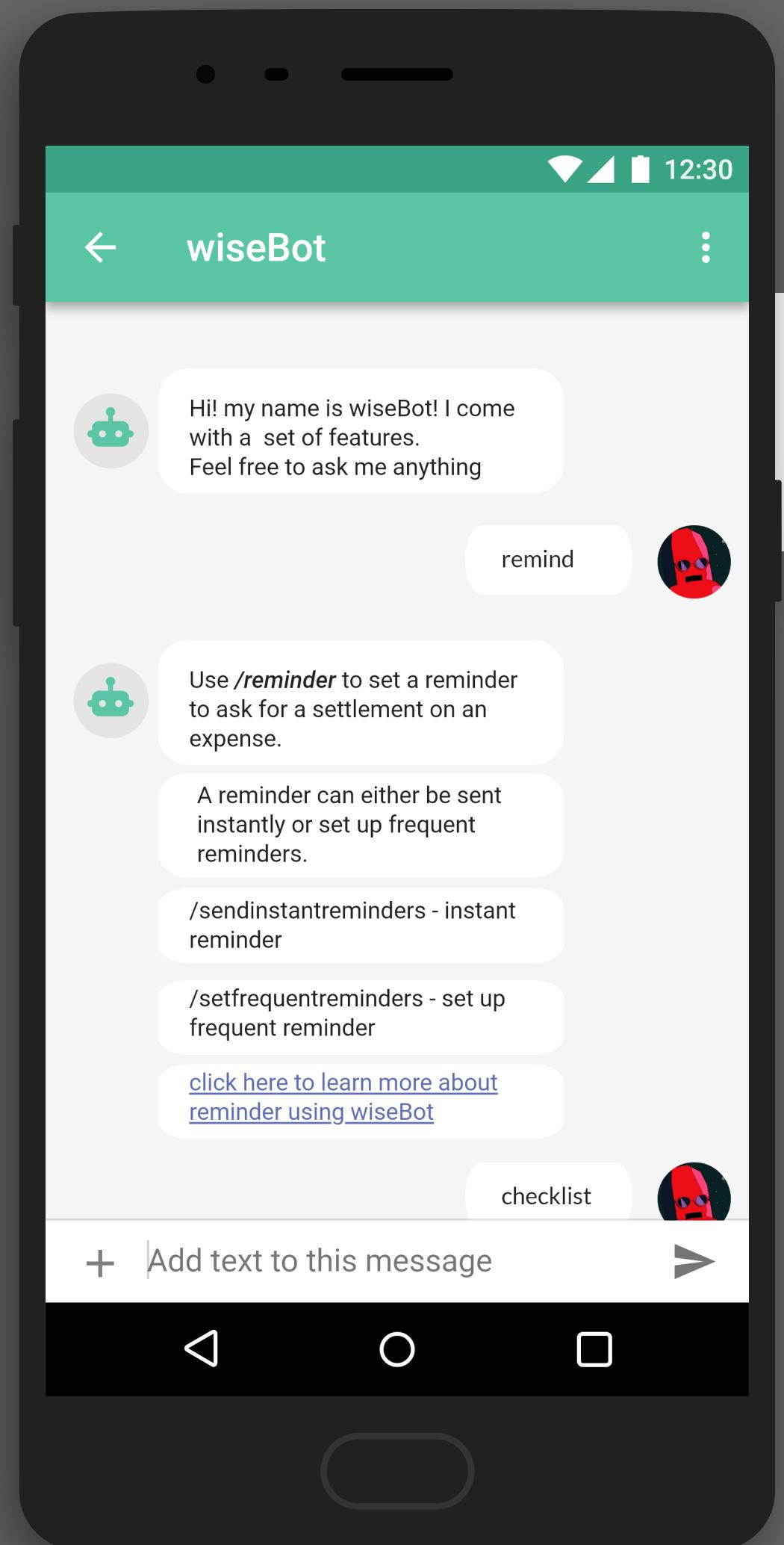
User gets two options when the profile icon is pressed. View Profile will take the user to the personal profile page of the group member. And the Direct chat button will take the user to a one-on-one chat with the member



Max Limit Manager

A maximum limit setter which enables the group to operate within their budget. The limiter works with the wisebot and timely reminders of the remaining amount is displayed after every successful transaction expenditure.





User vs wiseBot

A wise bot implementation in the chat where the user can find all the documentation about the application. To demonstrate the chat feature with wisebot, there will be a short and detailed on-boarding process which gets the user familiar with the update. The wisebot allows the user to operate and use the applications functionality from the chat and suggests automation for repetitive tasks.

References

Research

<https://secure.splitwise.com/>
<https://secure.splitwise.com/about>
<https://medium.com/@nabaradja/a-newbie-ux-case-study-splitwise-app-8a6529d46d86>
<https://play.google.com/store/apps/details?id=com.Splitwise.SplitwiseMobile&showAllReviews=true>
<https://www.thebulgingwallet.com/home/2017/7/23/splitwise-the-ultimate-shared-expense-tracking-tool>
<https://api.slack.com/bot-users>

Persona

<https://99designs-blog.imgix.net/blog/wp-content/uploads/2018/01/Screenshot-40-e1516267385749.png?auto=format&q=60&fit=max&w=930>
<https://i.pinimg.com/originals/ec/68/dc/ec68dc8708eee6ea0debb9ac71322c71.jpg>
<https://www.sketchappsources.com/resources/source-image/user-personas-wladislav-glad.gif>
<http://brandonlal.com/img/circ/circSlide.003.png>

Other

<https://static1.squarespace.com/static/58a96e88c534a5fdedb98365/58b6d1f93a04110be820d756/5970d10c17bff-cbd04a38d9c/1500866307228/splitwise.jpg?format=1000w>
https://aminoapps.com/c/the-office-amino-us/page/blog/the-party-planning-committee-scrantontimes/5xvD_WacVuMYpw1RPpoqgxLY1PZX5gv4R
<https://www.bustle.com/p/7-things-to-look-for-when-youre-trying-to-find-roommates-for-the-first-time-8796756>

Android Mockups

<https://materialdesignkit.com/android-gui/>
<https://thenounproject.com/search/?q=bot&i=1913796>

The screenshot shows the Splitwise mobile application interface. At the top, there's a header with the word "Roomate" and a message "You get back CA\$70.30." Below the header, there are three tabs: "SETTLE UP" (orange), "BALANCES" (green, currently selected), and "FRIENDS" (grey). The "BALANCES" section is titled "MAY 2019". It lists several entries with icons and amounts: "Electricity" (lightbulb icon) - You paid CA\$30.00, "you lent CA\$20.00"; "Netflix" (TV icon) - You paid CA\$16.00, "you lent CA\$10.67"; "Walmart" (shopping cart icon) - You paid CA\$46.13, "you lent CA\$39.63". The "FRIENDS" section shows a list of contacts with their total balance due to the user: Pranav Sharma (you owe CA\$10.00), Praneet Singh (you owe CA\$10.00), and Pranav S. (you owe CA\$10.00). A "TOTAL BALANCE" summary at the top of the friends list says "you are owed CA\$30.00". At the bottom, there are "SETTLE UP" and "BALANCES" buttons, along with a large orange "+" button.