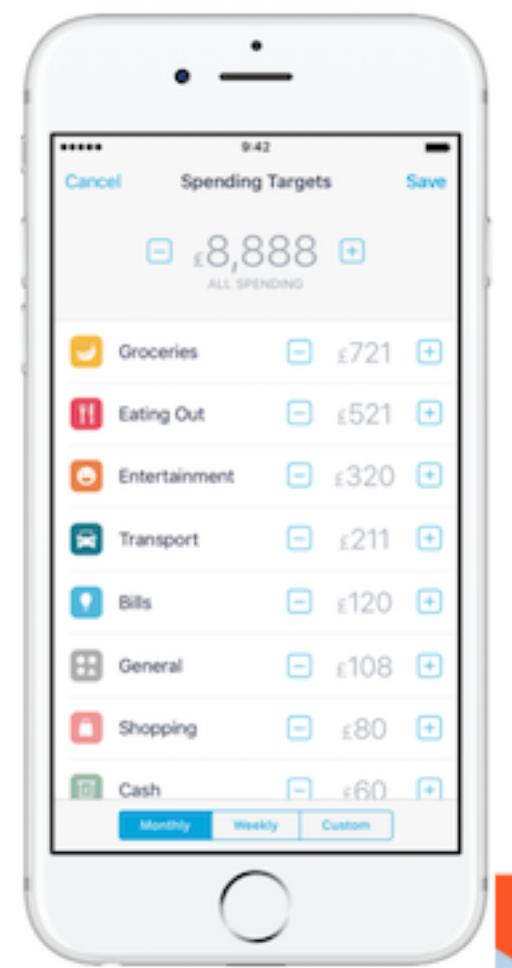
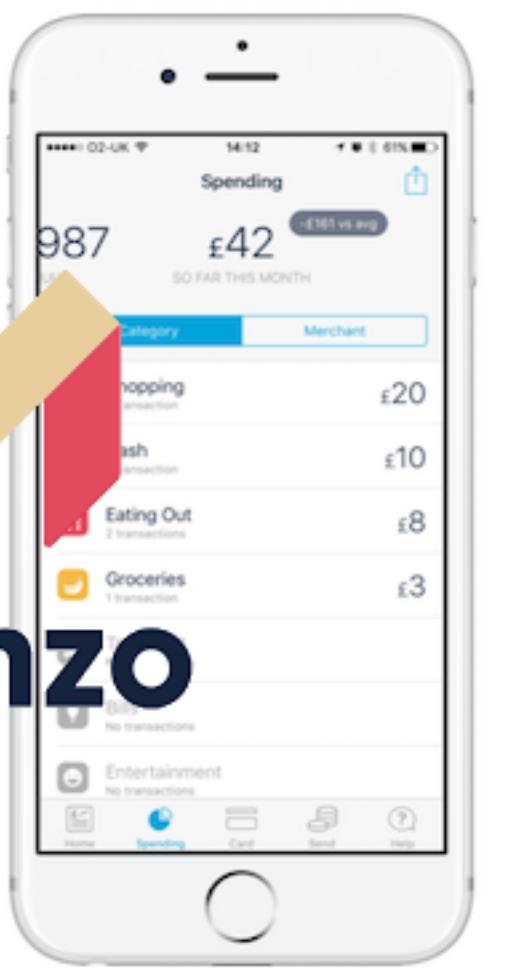
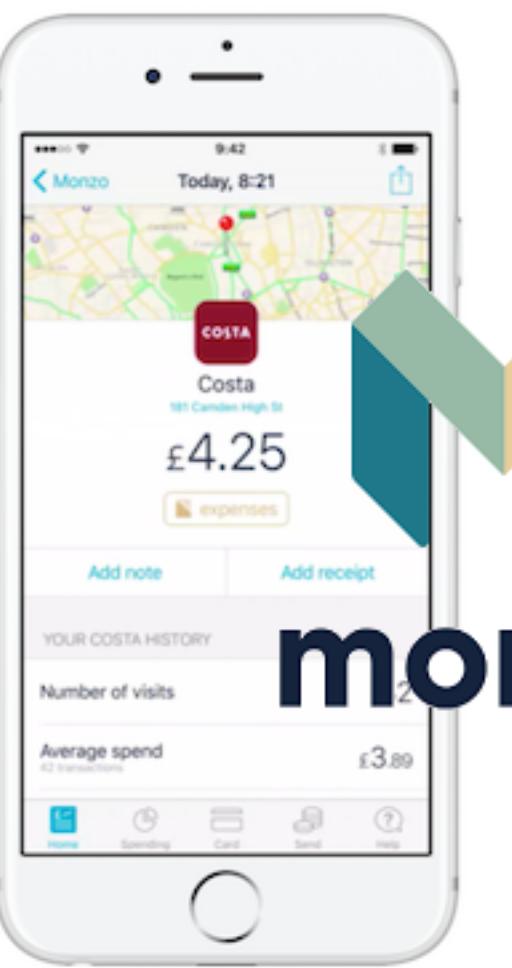
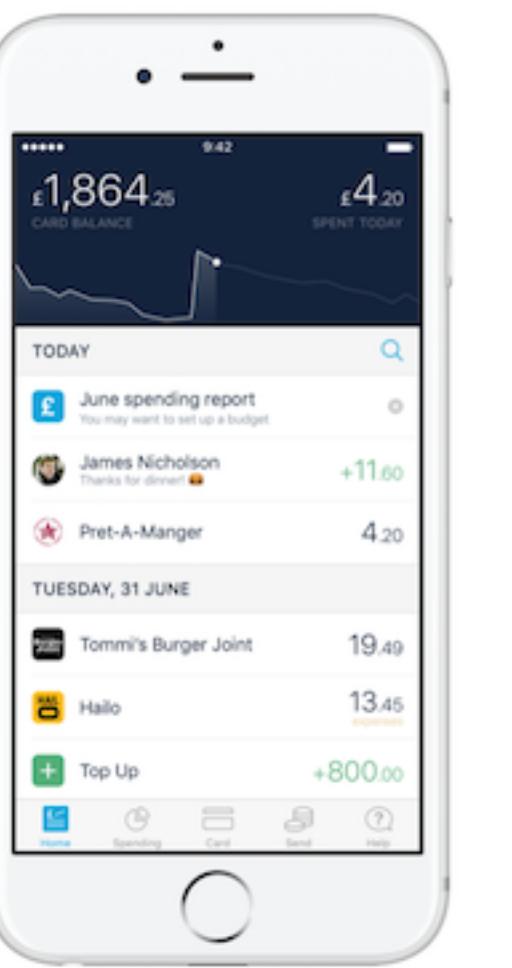


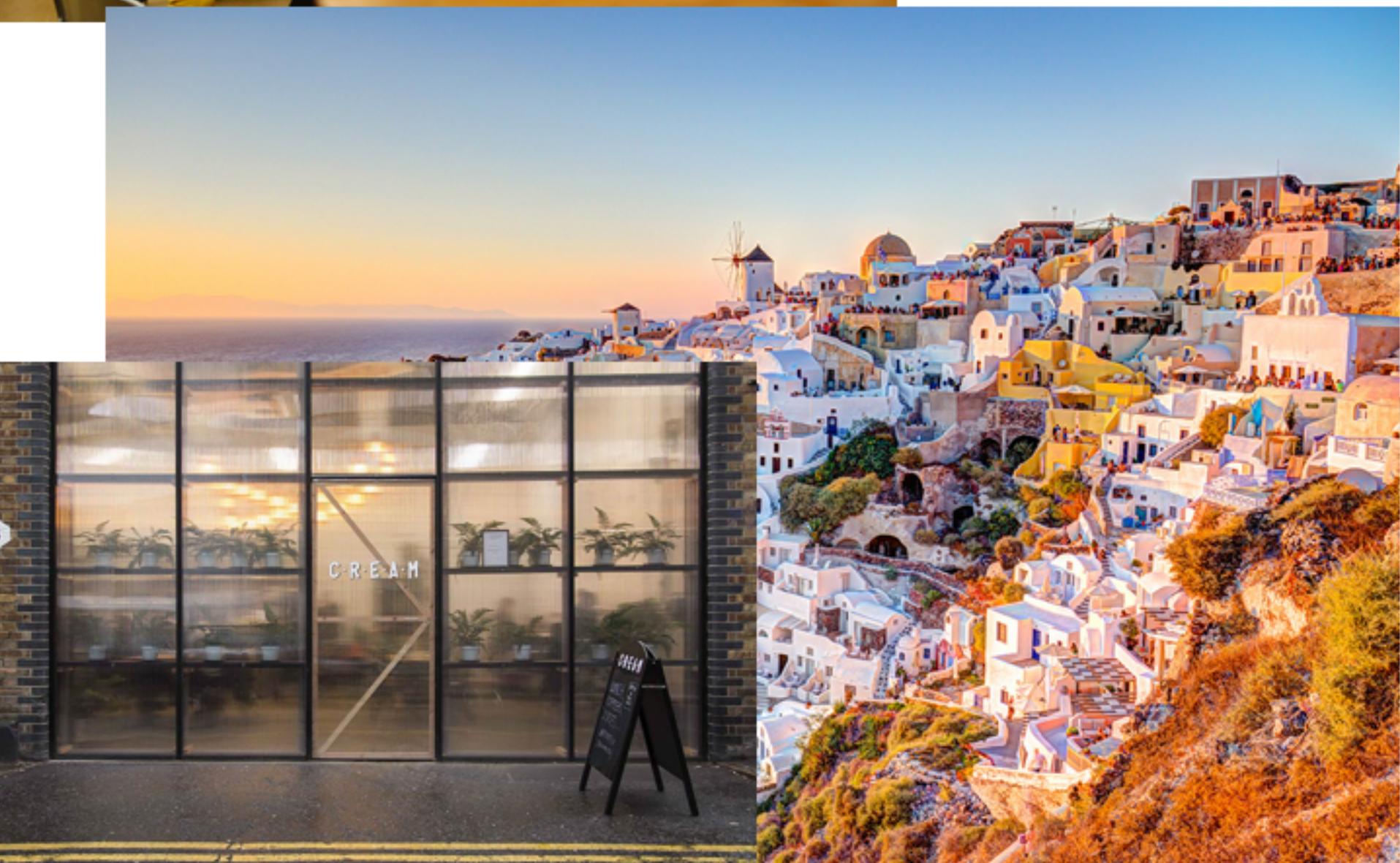
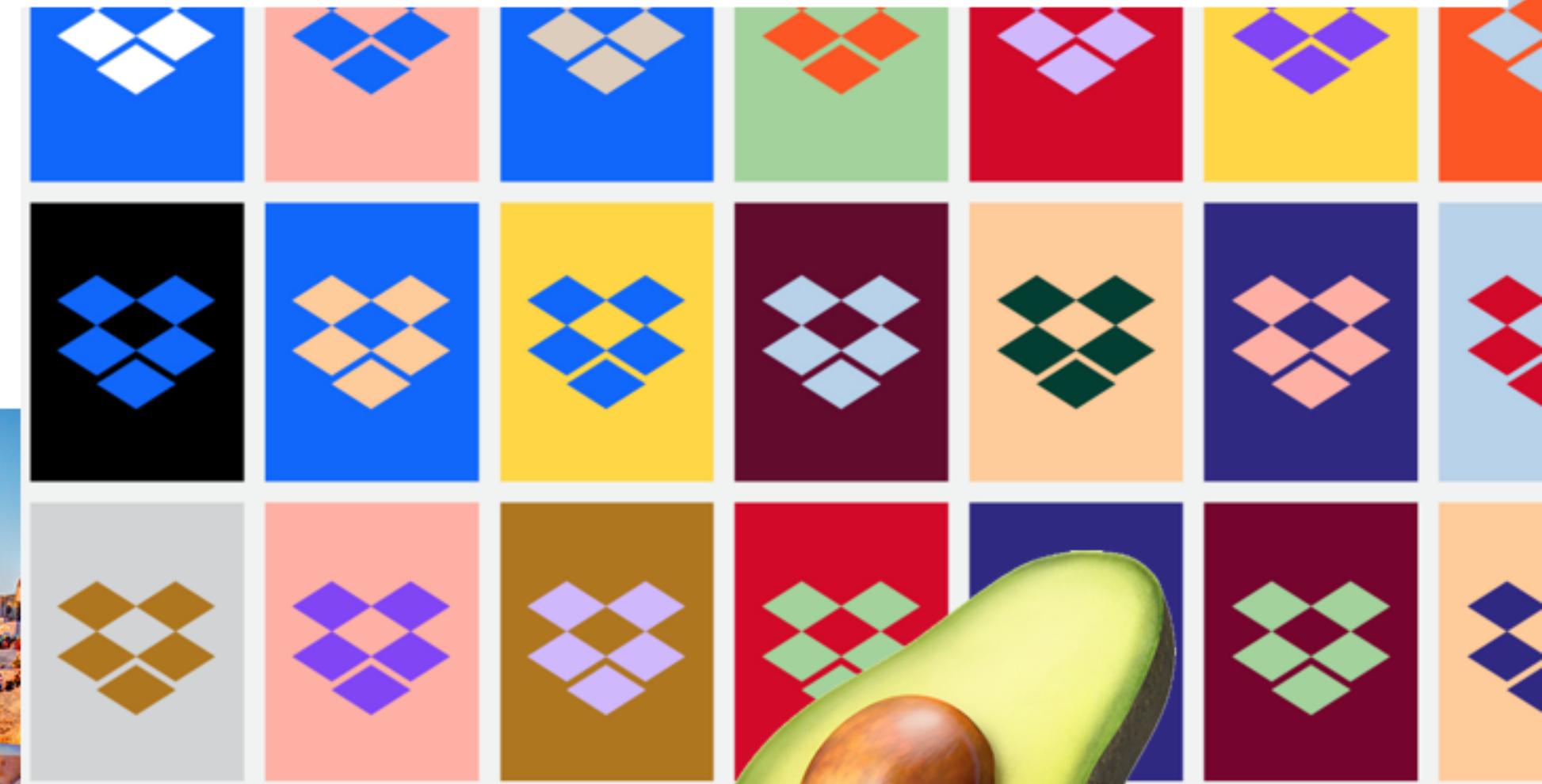
FMP



MOODBOARD



monzo



① Managing Travels/Trips - THUR

Travel
Group

² flights

excursions

Paperwork

...Bookings

email

Reservations

Recruitment

PAYROLL PAYSLIPS

DROPBOX
GDRIVE
SLACK

A hand-drawn diagram on a whiteboard. A large circle contains three main items, each with a curved arrow pointing towards it from the left:

- delegate **TASKS**
- MANAGE **TEAMS**
- MANAGE **YOURSELF**

→ NEW
SERVICE

OPEN BANK MONZ INTEGRATION

→ Money
Transpare

MANAGE BILLING ACCOUNTS

Splitting Bills

Splitting 1

4

3

flat issues

② Work Intrane

planet - (THAT'S ACTUALLY HELPFUL)

Most Important

They use a
money
sharing
platform now.

THEY
DON'T
USE
CASH!

THEY live
in Rented
Accomm.

PAYPAL

MONZO

MOBILE
BANKING
APP

Complexity behind
Splitting bills, rent, invoices
etc amongst others

RANDOM - :-)

No
MORE
DISPUTES

Solves
potential
disruptions
with
others.

More
Transparency
is a trend in
the current
financial industry

THEY
HAVE
FRIENDS.

MILLENNIALS

LEAST IMPORTANT

FINANCIALLY
AWARE/
CONSCIOUS

RENT
PAID
on TIME

THEY ARE
constantly
in these
money sit.



Tech²⁰
Student
Socialist

DOESN'T
PUSH PPL
TO PAY
BACK
ASAP

CHATTY
OUTGOING
ADVENTUROUS
SAWY
GENEROUS
Splits ↓
the meat

Offers
to put
bill on
her card

SIMPLY
MANAGE
FINANCES OF
GROUP
EXCURSIONS

GET
PAID
BACK
QUICKLY

BETTER DEAL
W/ DIFFICULT
PAYERS

RENTED ACCOMMODATION OPEN BANKING INTEGRATION

Audience; Young people, students, 17 - 35 yrs old,
HOLIDAY Goers.

Frustrations; MANAGING SPLIT BILLS, SHARING BANK DETAILS.
WASTING TIME

£1
£1
£6.50 → £11.99
£1 → £11.99 - ASKS 4's ACCT NO + SORT CODE → 4
£11.99 - MONZO → 4

"£1 where's my money friends."



APP

SPLIT DINNER

- 1) Enter bank details
- 2) MAKE GROUPS, Join Groups
- 3) Add bill, invoice, fees etc.
- 4) Select WHAT you OWE - auto pay - reminders

RENT

- 1) Set up auto payment
- 2) BANK Integration - MONZO. — NEVER LEAVE YOUR BANKING APP.



Open BANKING INTEGRATION IDEA

MONZO

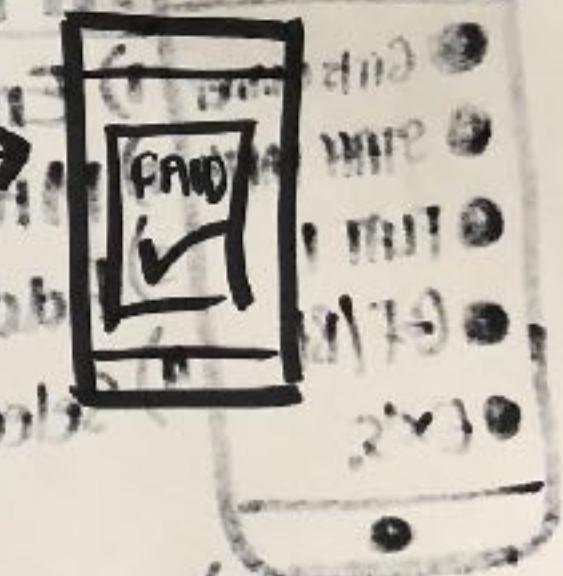
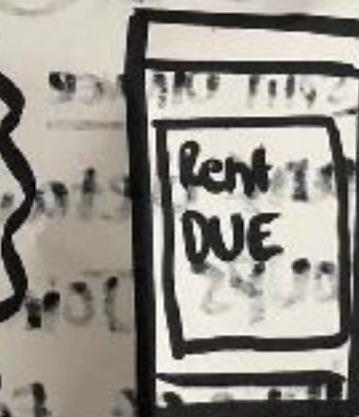
MONZO POTS

1. Bills/Invoice
VIEW YOUR
GROUPS THROUGH
API-INT BUTTON.
2. Rent direct debit
enters pot +
request money.
3. Select Your group
4. Money from
Connected ACCTS
AUTO taken.
5. Scan Receipt
/INVOICE or
Add manually.

MONZO NOTIFICATIONS

6. Admin or everyone
Selects SPLIT MIDDLE
or individually.

7. PAYMENTS
COMPLETE.



NEVER LEAVE APPS
TWO WAYS



HAND DRAWN WIREFRAMES MOCK UP

£94 M ±10

TODAY

TFL 0-10

TOM +100.00

TESCO 69.00

DARREN +455.00

JAIME +455.00

RENT -1,365.00

HOME SPENDING GROUPS CARD

GROUPS

TM JL DO FLAT 1

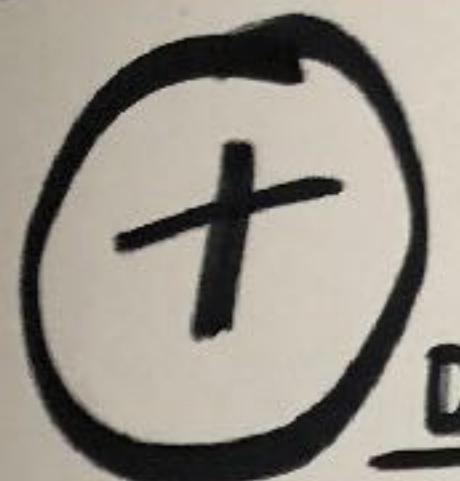
TM +40 WORK

TM JM JE +4 LADS LADS LADS

ADD GROUP

HOME SPENDING GROUPS CARD

NEW GROUP



NAME

DESCRIPTION

NAME

NAME

NAME

NAME

INVITE

HOME SPENDING GROUPS CARD

FAMILY VACAY

You

$\frac{1}{2}$

$\frac{1}{3}$

$\frac{1}{4}$

$\frac{1}{5}$

$\frac{1}{6}$

NO TRANSACTIONS

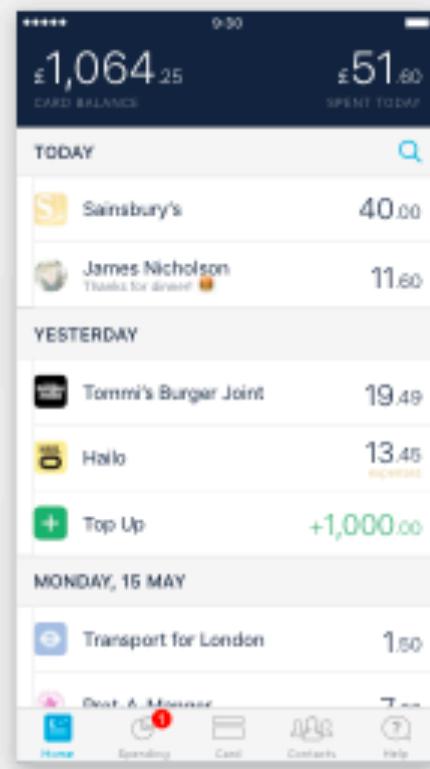


HOME SPENDING GROUPS CARD

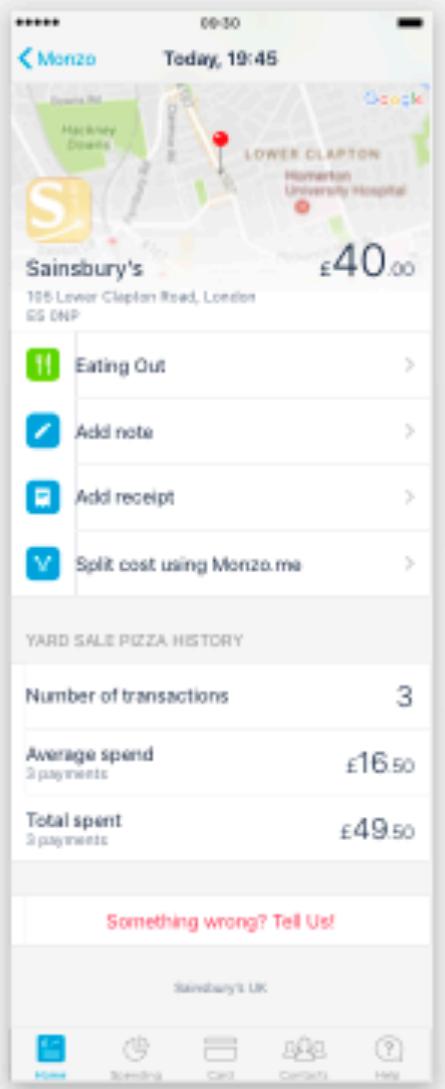


SOOOOO I EMAILED MONZO

101



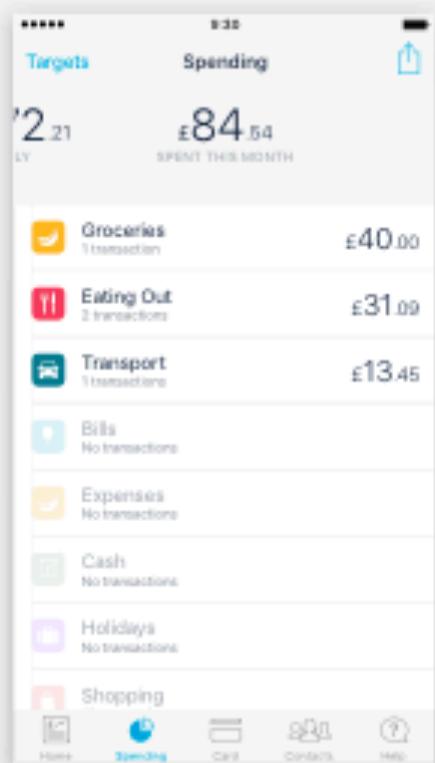
102



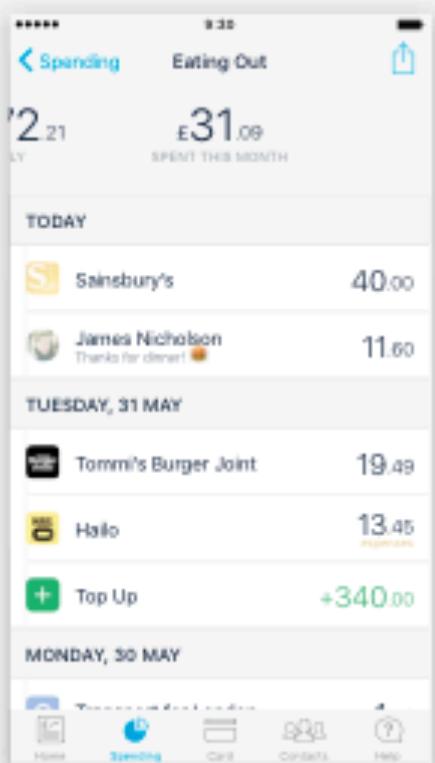
Thanks Hugo 🙏

(He's there head of design)

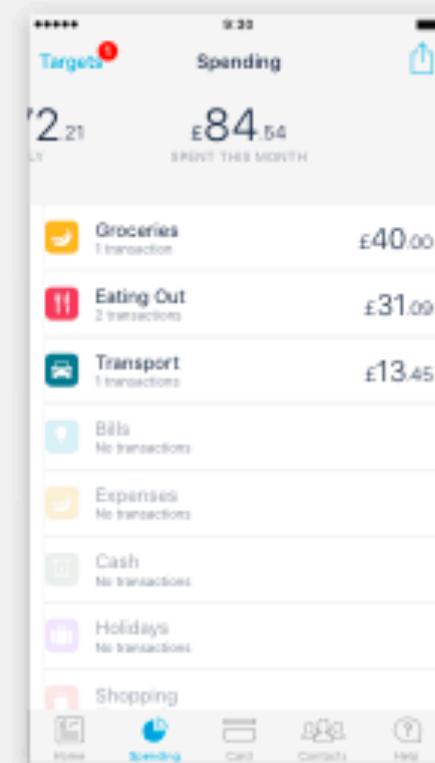
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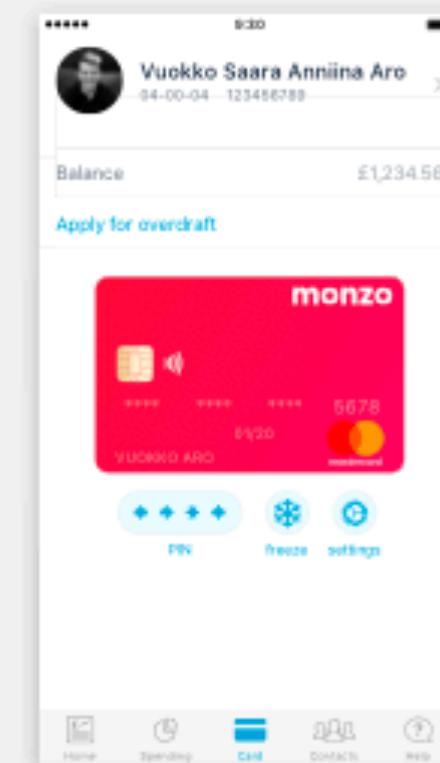
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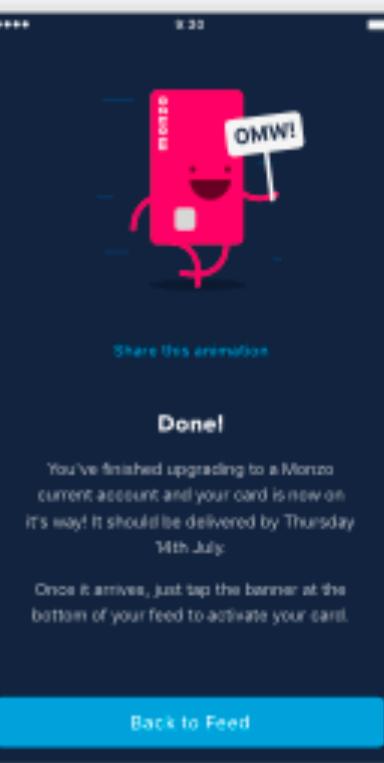
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Page 1



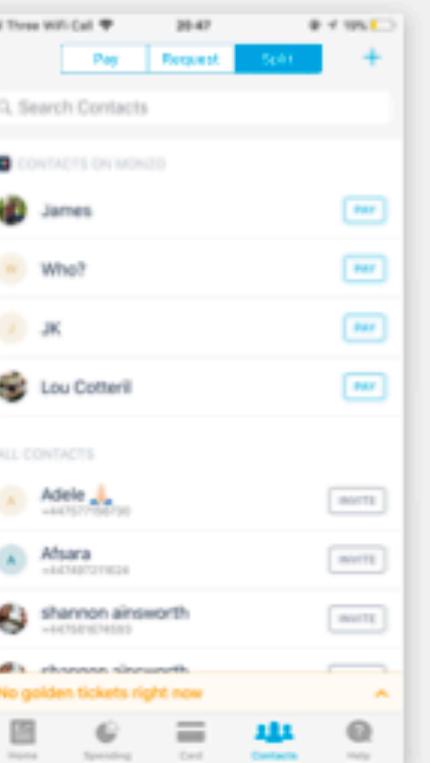
Page 1



Page 1



Page 1



9:30

Pay Request Split +

Search Contacts

Three WiFi Call 20:47 19%

Pay Request Split +

Search Contacts

CONTACTS ON MONZO



James

PAY



Who?

PAY



JK

PAY



Lou Cotteril

PAY

ALL CONTACTS



Adele

+447577156730

INVITE



Afsara

+447497211624

INVITE



shannon ainsworth

+447581674593

INVITE



shannon ainsworth

No golden tickets right now

NEXT STEP

I THINK I WILL CHANGE MY WHOLE IDEA



Delivery tracking app that integrates with thirdparty companies like Royal Mail, DPD, UPS etc.

The company uses a smartphone with an app similar to Uber Driver in their vans, input their delivery routes, and confirm when they are on their way to an address.

It alerts the customer, and you can track the van on its way to your location.

Less missed deliveries!