

Deliverable D: Conceptual Design

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1 Introduction

In this part of the project, we are going to develop 3 subsystems based on our benchmarking, which are User interface, Bank interface, and Business interface.

1.1 User interface

This subsystem is what the end user will interact with, it will be the home page where they will view their point balance, earn/redeem and anything else the user will interact with.


1.2 Bank interface

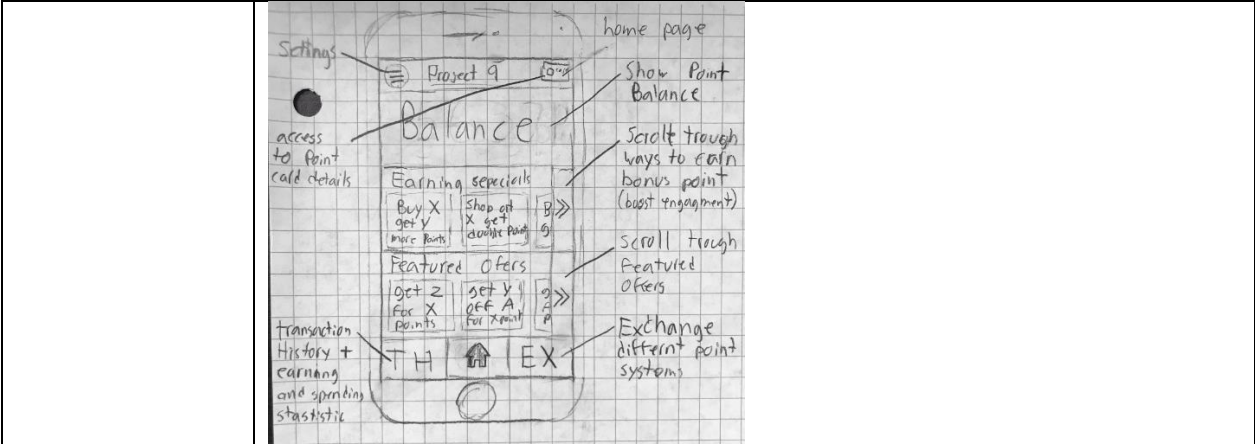
This subsystem is where the bank will track user trends, manage the earning and redeeming of points and the conversion of points.

1.3 Business interface

This subsystem is where the businesses partnered with the bank will be able to see how their customers interact with them and where they will manage the point distribution regarding their business.

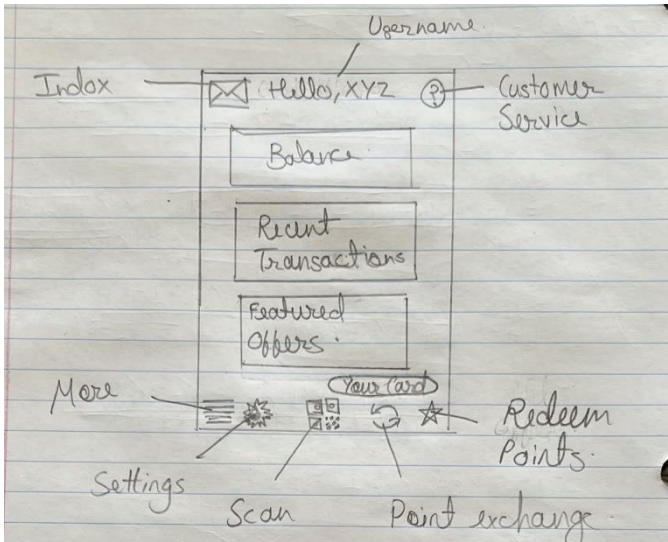
2 User interface

	Ideas
Quynh-Ni Au	<ul style="list-style-type: none"> -Point transaction tracking/history -Point balance -Zafin (or whatever reward system is called) app interface -Add-on to bank app interface  <ul style="list-style-type: none"> -Personalized point-redemption offers based on spending trends -Points card; scan your card to add and use points -Credit card; each purchase you get points
Louis Choiniere	<ul style="list-style-type: none"> -Homepage has point balance with featured offer on earning and redeeming points. Buttons to bring you to the other options below -Uses phone RFID/apple pay to be used to pay with points (can use account number to use for online shopping) -Transaction history + earning statistics -Can redeem point by buying featured items (From partnered businesses) -A trade points menu where you can transfer points from other systems to this one



Bhavya Patel

- Homepage includes balance, recent transactions, featured offers and many other icons.
- Scan options pops up a unique qr code for scanning
- Inbox contains important notifications
- Recent transactions show all the recent transactions as well as the old ones
- The app also shows your current trends, example of what you spend or which store you visit more.



Runxing Yan

- The point balance can be easily looked up :
- Can view historical transaction records
- Points can be traded from customer to customer

<p>Yimming Han</p>	<ul style="list-style-type: none"> - Display the user's points and point grade, so that the customer has an intuitive feeling of points. - Set the transfer function, users can transfer money freely to realize the flow of funds. (QR code can also do this) - !!! Like the "feedback" said- the business can make a "gold-silver-bronze" grade for the user. According to different levels, business will automatically give users different benefits, and these bonuses can be used to "exchange gifts" and "shopping exemption". - Spending and participating in activities accumulate points for users, so you can set up activities to earn points.

3 Bank interface

	<p>Ideas</p>
<p>Quynh-Ni Au</p>	<ul style="list-style-type: none"> - Online/in app bank account tracks points transactions, data collected by Zafin, organized into trends - Excel information gathered and shown in graph form
<p>Louis Choiniere</p>	<ul style="list-style-type: none"> - Makes profiles off spending habits (and makes personalized offers based on that profiles)

	-Takes care of creating and running the “card” (transactions)
Bhavya Patel	-Redeem points enables the user to buy the available items from the points - Point exchange for conversion of points into other points . - It also includes a virtual copy of the reward card .
Runxing Yan	-To make the app like a fund, so that customers can use points in their account to invest in bank's stock - Rank the customers who have the most points, and give corresponding rewards - Rewards the customers who invite new customers
Yimming Han	-!!! Like the “feedback” said- the business can make a “gold-silver-bronze” grade for the user. According to different levels, business will automatically give users different benefits, and these bonuses can be used to “exchange gifts” and “shopping exemption”.

4 Business interface

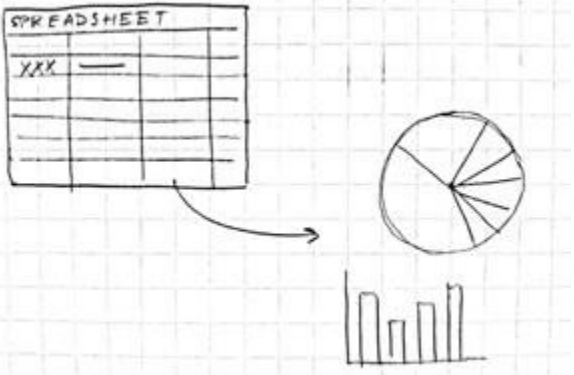
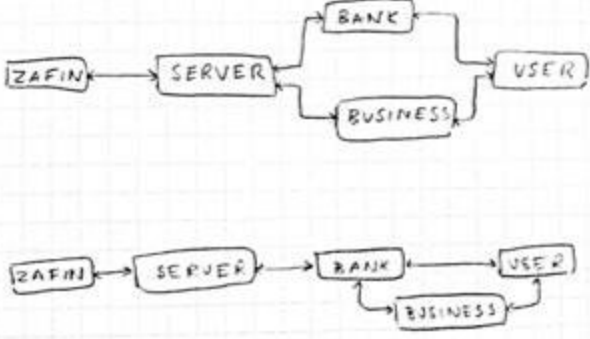
	Ideas
Quynh-Ni Au	-Businesses accept points as payment -Businesses offer deals to earn points -Businesses offer deals that can be redeemed with points -Business interface that shows customer trends for their business (ex. Trends on certain offers or products) -Sponsored offers on bank website or app
Louis Choiniere	-Shows how customers interact with their business -Allows the business to create offers (earn and redeem)
Bhavya Patel	- Point exchange for conversion of points into other points. --It includes balance, recent transactions, featured offers and many other icons. - Recent transactions show all the recent transactions as well as the old ones

Runxing Yan	-Business allows to use points as a payment -Points can be exchanged for another currencies (like USD, CAD) - Points can be traded from customer to customer
Yimming Han	-Business can track user's preferences based on their history and cookies.

5 Conclusion

This is the final model we decided on; it is a mix of all the ideas proposed above.

	Final idea	Reasons why we chose them
User interface	<p>App:</p> <ul style="list-style-type: none"> • Points balance • Transaction history • Personalized/featured offers • Ways to earn bonus points (ex. Bringing in new clients, positive bank activity) • Milestones to earn rewards <p>Extension to existing bank apps/website: Con: Difficult to implement without accessing the banks app</p> <p>How to pay with points: <u>Mobile/digital scanning</u> Con: What if you don't have your phone</p> <p><u>Rewards card</u></p> <p><u>Points are linked to your bank card</u> Encourages people to use the bank card And phone number</p>	<p>-Point balance is essential for the usability of the system</p> <p>-Help use to keep track of their points</p> <p>- Personalized/featured offers, Ways to earn bonus points and milestones to earn rewards are all to increase engagement with the system and businesses.</p> <p>-To give uses another way to access their account</p> <p>-To give user alternative options to the way they earn their points</p>
Bank interface	<p>User trend information</p> <p>Tracking number of points earned and redeemed at certain businesses</p> <p>Tracking card activity and positive engagements with the bank</p> <p>Point conversion</p> <p>- Points are converted to equivalent dollar amount</p> <p>-Points are converted to a universal points system</p>	<p>-To keep track of user to improve user satisfaction and engagement</p> <p>-To offer bonus point to incentivise positive engagement with the bank (ex. Opening a savings account)</p> <p>-to allow user to pay with points at different businesses and cash out points</p>

		<p>-may be difficult to accurately convert the value of different points systems</p>
<p>Business interface</p>	<p>Businesses can make personalized offers Businesses can post notifications or adds to the user interface</p> <p>Business subscriptions Users get personalized offers from their frequently visited businesses through an opt-in/opt-out subscription</p> <p>Businesses can see customer trends for their business</p>  <p>(Excel to Power Bi?) This will enable them to target offers to boost engagement</p> <p><u>How will businesses get this information?</u></p> <ul style="list-style-type: none"> • Businesses get user trend information directly from the server or • Businesses get user trend information from banks 	<p>-Allows users to have more engagement with the businesses they like increasing total engagement</p> <p>-To allow businesses to better understand their users and user preference, increasing user interaction.</p>

6 Wrike Plan

Proj9
Private | 9 members | Add bookmark

View: List | Board | Table | Gantt Chart

Filter: All tasks | Sort: By Due date | Expand all | Collapse all

Deliverable D: Conceptual Design

Proj9 +

Completed | QA Quynh-Ni A. | BP Bhavya P. | HY Han Y. | LC Louis C. | RY Running Y. | #760958215 by Quynh-Ni A. on 22 Sep

Milestone 18 Oct | 7 subtasks | Attach files | 2 dependencies | Shared with 8 people

Task	Due Date	Status
Divide tasks and establish subsystems	9 Oct	Completed
Brainstorm conceptual designs	11 Oct	Completed
Evaluate conceptual designs	12 Oct	Completed
Select our final concept(s)	13 Oct	Completed
Create Presentation	13 Oct	Completed
Client Pitch	14 Oct	Completed
Format technical report	17 Oct	Completed

Click to add the description

2 FILES

File Name	Created	Owner
Group 9.pptx	14 Oct	Louis Choiniere
Deliverable D—Brainstorming.docx	9 Oct	Quynh-Ni Au