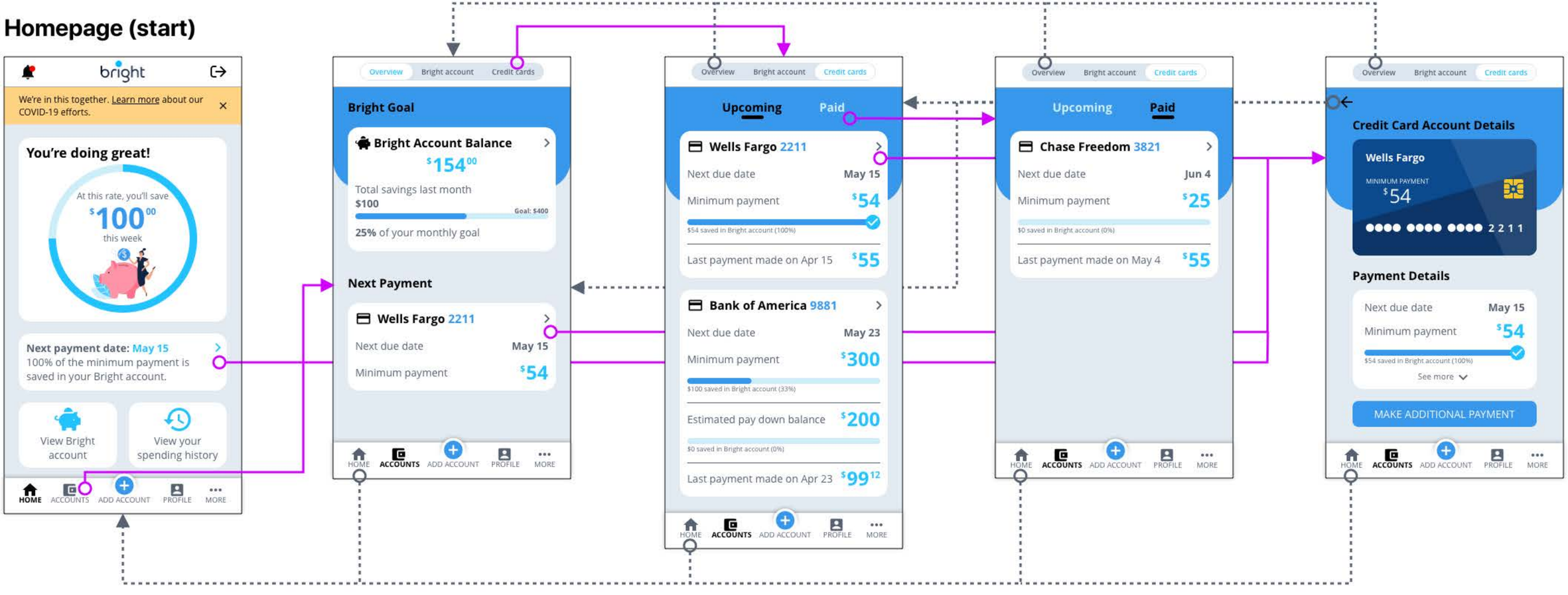
Personal Projects

Bright Money Mobile App Idea

I came across a FinTech company called "Bright Money", and one of their main goals is to help their users become more financially responsible by setting aside money in a Bright account that is used to pay off credit card minimums and balances. Their app is in beta, and I haven't gotten an account yet. Therefore, I came up with a basic mobile app based on the limited information that I gathered from their website. Please note that these designs don't illustrate all actions or interactions/microinteractions, but I have a corresponding document that lists out more details about requirements, options, and thought processes. Feel free to ask me for it!

Homepage (start)

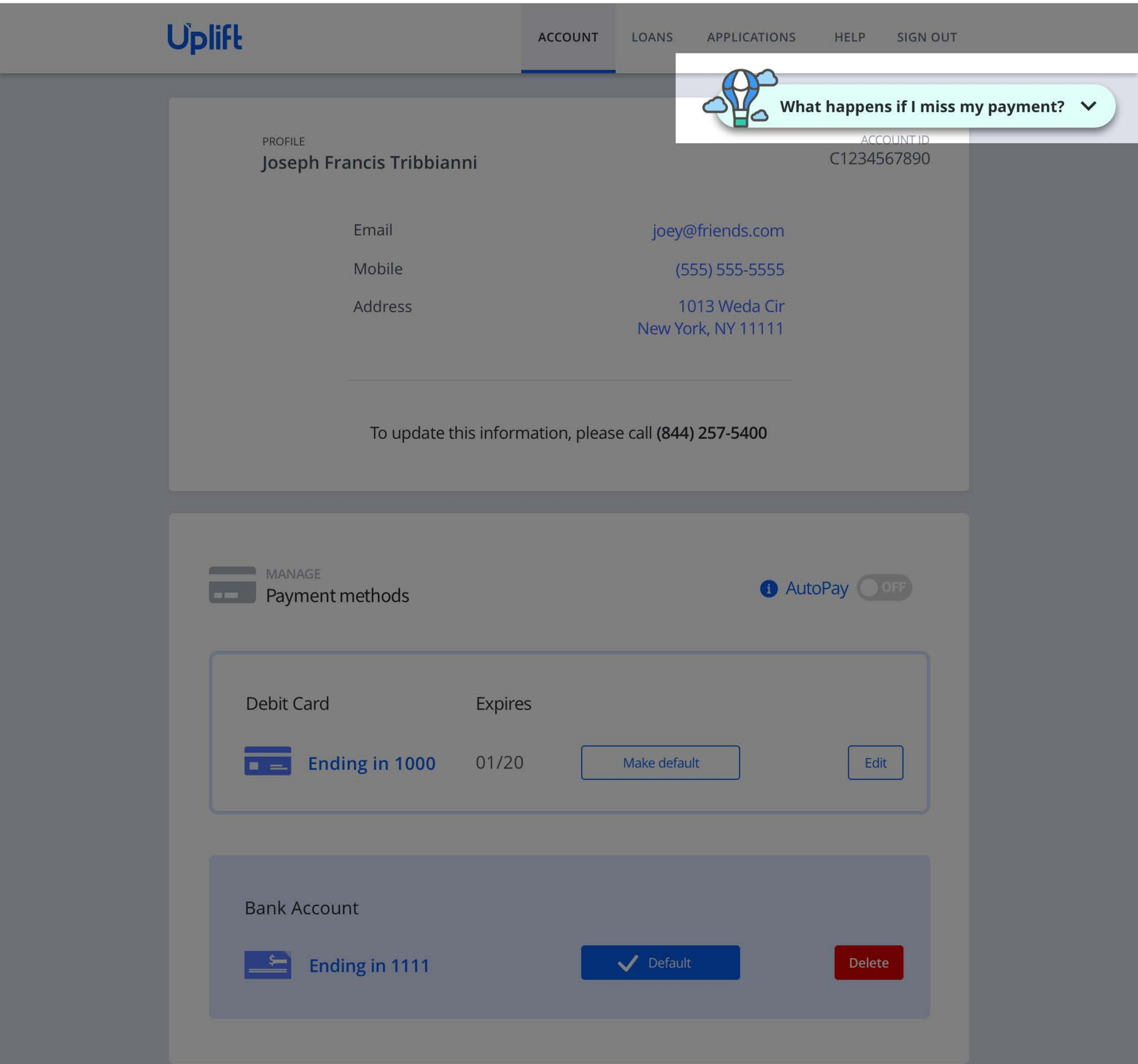


Uplift Projects

(that didn't make it)

Missed Payment Notification

This user portal was inherited and served its original purpose well, but as the company scaled, there were several projects planned where it was obvious the original portal would not be able to handle in a scalable fashion. As the redesign project was being done, which would take a while, there were a subset of small projects that could be implemented in the original portal that had significant value due to the lack of information and notification in the original portal. This notification was one of them. The only communication the user receives when they miss their payment is an email and an “Overdue” status in the transaction history of the portal. Adding this persistent notification made it obvious that they missed their payment, and it provided extra information about the consequences.



Uplift

ACCOUNT LOANS APPLICATIONS HELP SIGN OUT

PROFILE

Joseph Francis Tribbianni

Email	joey@fri
Mobile	(555)
Address	1013 New York,

To update this information, please call **(844) 25**

MANAGE

Payment methods

Debit Card	Expires		
Ending in 1000	01/20	Make default	Edit

Bank Account

Ending in 1111	Default	Delete

What happens if I miss my payment?

We understand that unexpected life events happen. If you cannot make a payment, we encourage you to call our customer service team to discuss your situation.

If your payment becomes more than 30 days past due, you may be subject to the following:

- Your delinquent payments will be reported as late to the credit bureau.
- You will owe additional interest and it will continue to accrue.
- No further financing through Uplift will be available to you.
- Your financed travel may be canceled to repay your loan.

We encourage you to turn on AutoPay so you never have to worry about missing a payment. Click on the **ACCOUNT** tab and turn AutoPay on.

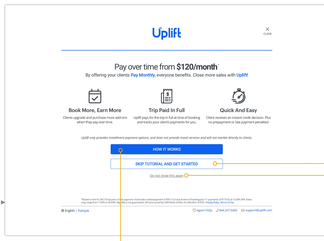
Don't show me again Dismiss

Agent Loan Booking Tool

This is a loan booking tool that travel agents can use in parallel with their usual agency's booking tool. This tool is integrated with and opens up from their booking platform for clients whose trip itineraries are eligible for a travel loan. The first 4 screens are onboarding screens/a quick reminder how to use this tool. The loan application begins on Screen 5.

Screens 6-9 showcase what the agent sees while their client completes their side of the process, which is not shown but it entails checking their credit, viewing the loan offer available, and accepting/agreeing to the offer. Once the client completes their side, the agent can return to their regular booking platform to complete any remaining steps.

1



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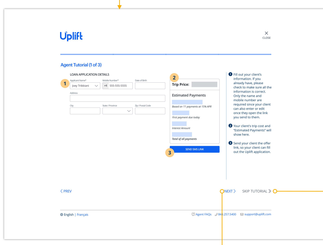

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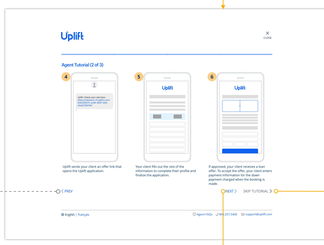

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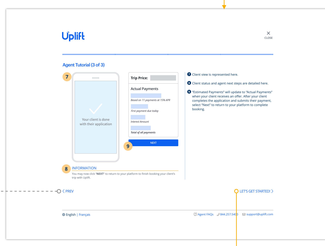

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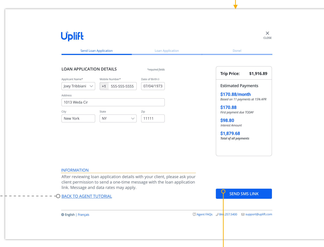

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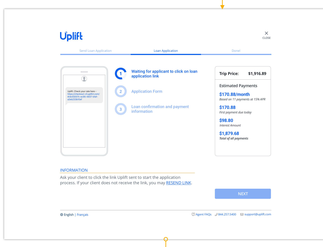

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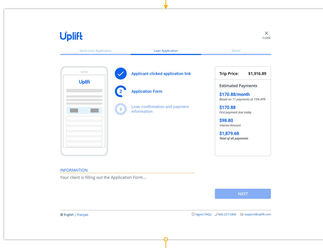

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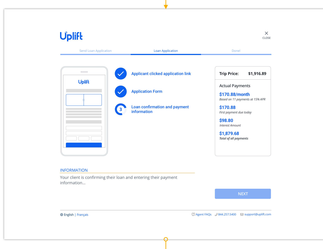

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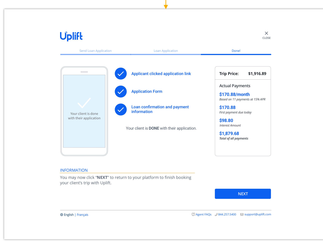
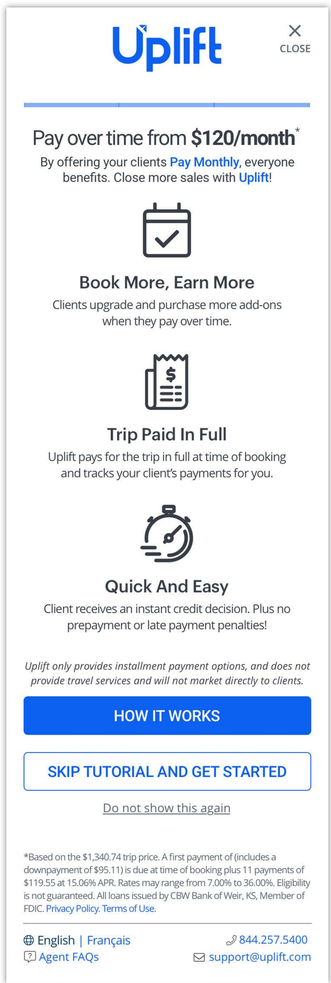
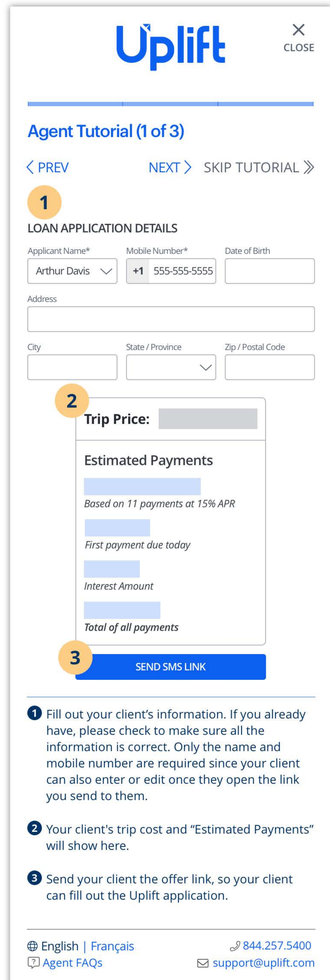
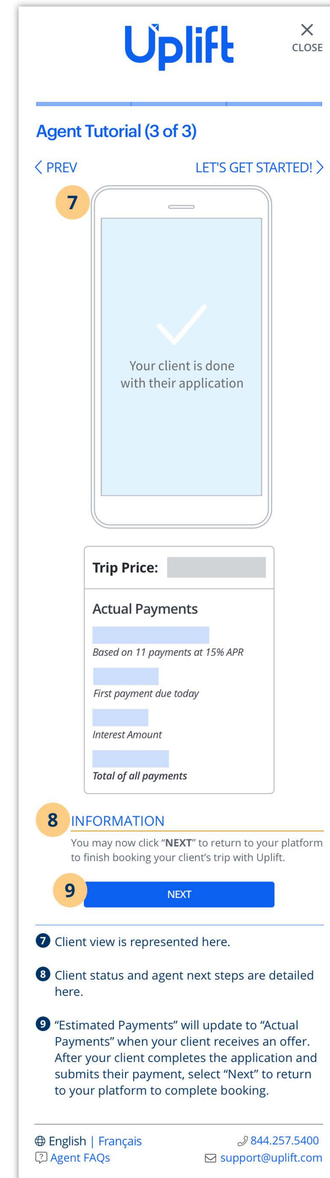
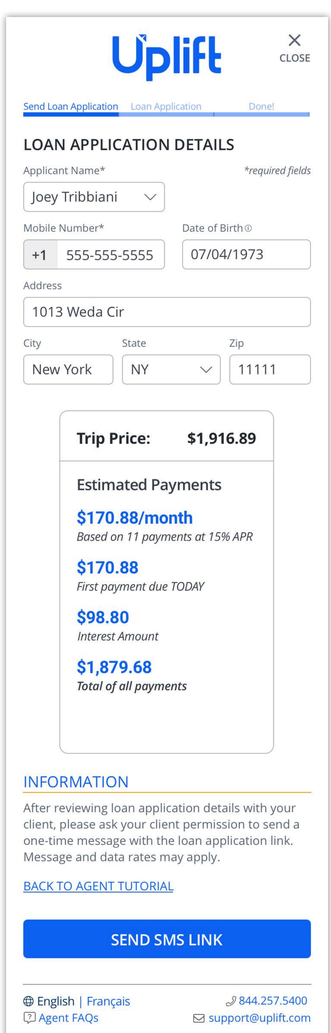
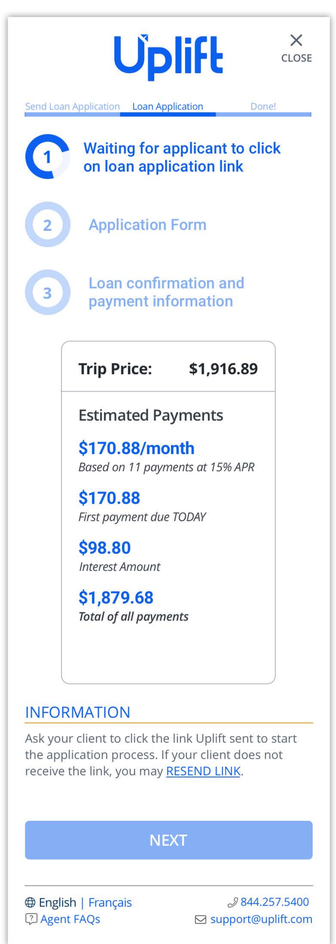
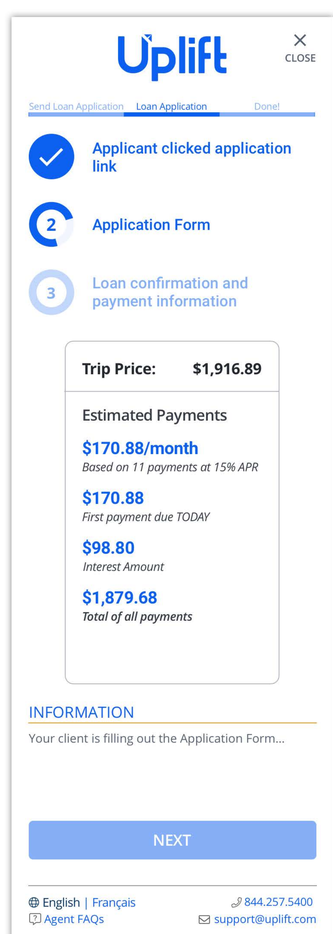
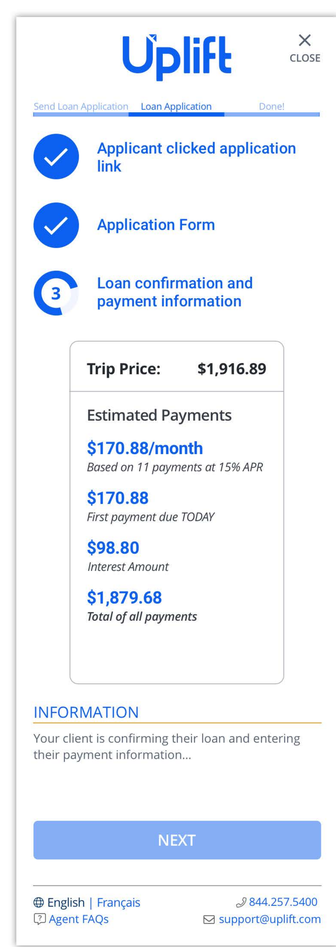
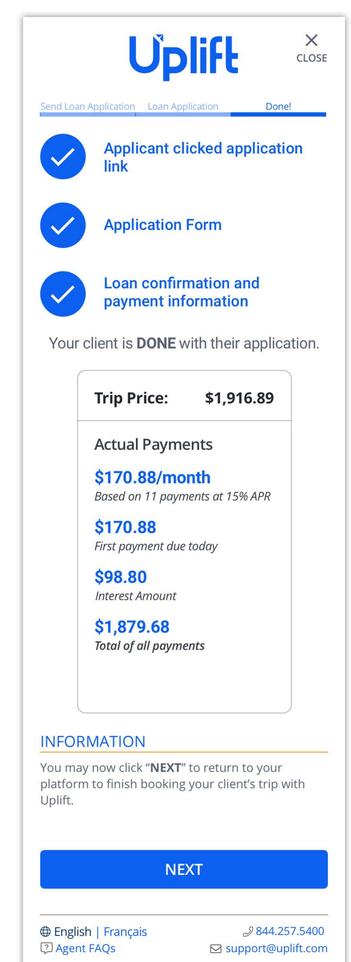


Agent Loan Booking Tool (Mobile / small screen view)

Travel agents don't typically use small screens since they're usually juggling multiple tools and screens at once. But I included mobile designs just in case we scaled to mobile or tablet devices in the future.