

Application that revolutionizes the way clients interact with banks, making negotiations simpler, more transparent, and accessible.

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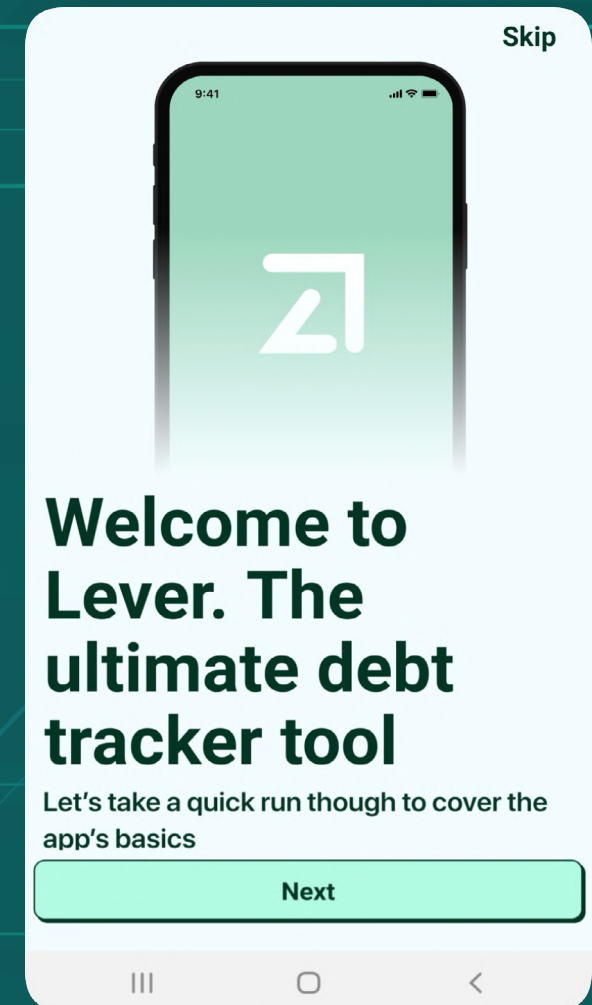


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It serves as a powerful tool that bridges the gap between clients and financial institutions, ensuring that clients can negotiate better terms and manage their loans and credits with ease. The platform provides a seamless experience, allowing users to navigate complex banking processes with confidence.

# Objective

- The primary goal of this application is to empower clients by streamlining their interactions with banks.
- It aims to make banking processes more accessible, ensuring that clients can effectively manage their financial obligations, negotiate favorable terms, and maintain control over their loan and credit portfolios.
- Through intuitive design and robust functionality, the application transforms the traditionally cumbersome banking processes into a user-friendly experience.



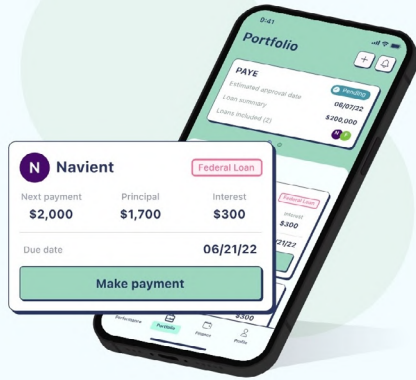
# Front-end

The front-end of the application is built using JavaScript and React, which ensures a responsive and dynamic user interface. React's component-based architecture allows for the creation of reusable UI components, making the development process more efficient and the user experience more consistent. This combination delivers a seamless and intuitive interaction for users, whether they are negotiating with banks or managing their loans and credits.

# Design

The application's design was crafted using Figma, a powerful design tool that enabled the creation of a modern, clean, and user-centric interface. Figma's collaborative features allowed the design team to work closely with developers, ensuring that the design vision was accurately translated into the final product. The result is an intuitive and visually appealing user experience that guides clients through complex financial processes with ease.

Skip



## Portfolio

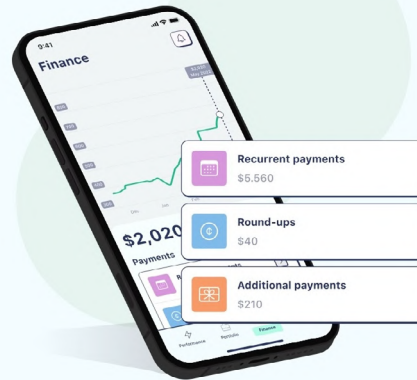
Sync all loans in one place. Once you've connected your loans you can assess to enrollment programs

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## Finance

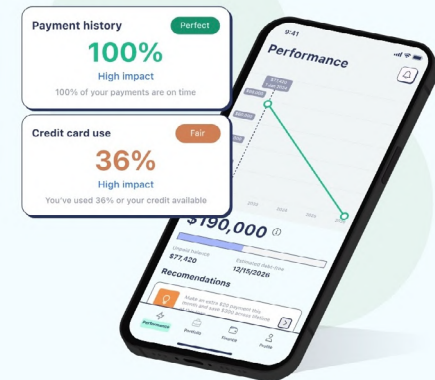
Easily set up and keep track of your payments

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## Performance

Get your credit score and get recommendations to improve it

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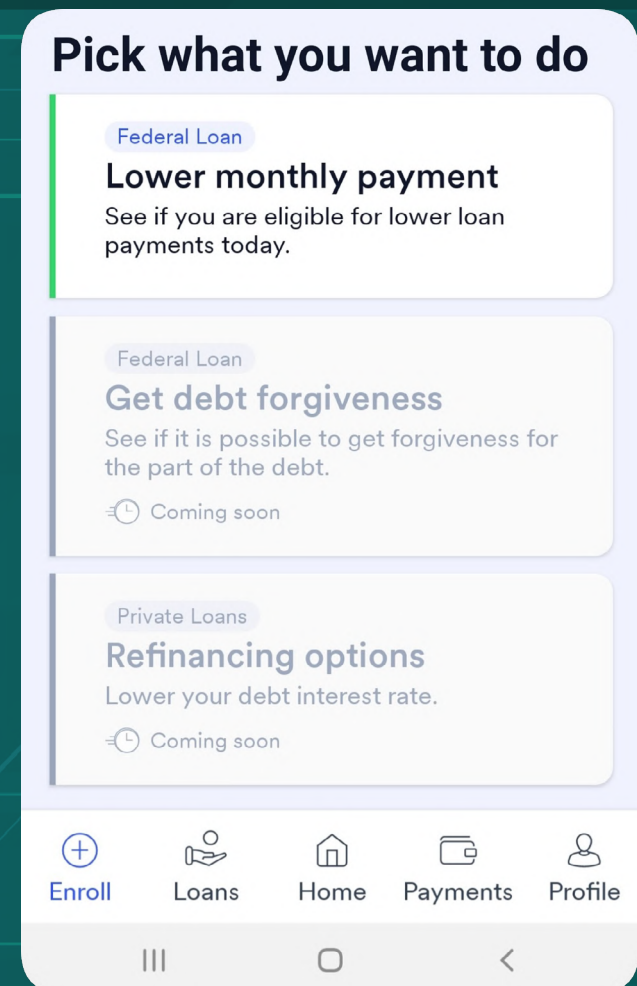
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# Back-end

While the focus of this application is on client-side functionality, any necessary server-side components or APIs were integrated to support the application's operations. These could include:

- **API Integrations:** Connections to bank systems for real-time data retrieval, ensuring that clients have access to up-to-date information for their negotiations and loan management.
- **Data Handling:** Secure handling and storage of user data to ensure privacy and compliance with financial regulations.



# Development Process

## Team Composition

The development of this application was a collaborative effort, executed by a dedicated and skilled team. Each member brought their expertise to ensure the project's success:

- **2 Full-stack Developers:** These developers were responsible for both the front-end and back-end aspects of the application. They ensured that the user interface was responsive and user-friendly while also managing the server-side logic, API integrations, and data handling. Their comprehensive skills allowed for efficient development and smooth communication between the application's different components.
- **1 Tester:** The tester played a critical role in maintaining the application's quality. They rigorously tested the application to identify and resolve bugs, ensuring that the platform was reliable, secure, and functioned as intended. The tester's efforts were crucial in delivering a polished product that users could trust.

- **1 Designer:** The designer was responsible for the visual design and user experience of the application, working in Figma to create a modern, intuitive interface. They focused on making the application aesthetically pleasing and easy to navigate, ensuring that users had a seamless experience from start to finish.
- **1 Copywriter:** The copywriter developed all the content and messaging within the application. They ensured that the language was clear, concise, and aligned with the application's goals of making banking processes more accessible. The copywriter's work was key in guiding users through the platform and enhancing their understanding of complex financial concepts.
- **1 CTO:** The Chief Technology Officer (CTO) oversaw the entire project, providing leadership and making key technical decisions. The CTO ensured that the project stayed on track, that the right technologies were chosen, and that the team worked cohesively toward the common goal of delivering a high-quality application. Their strategic oversight was vital in navigating challenges and steering the project to completion.

Total payoff:  
**\$3085.62** ⓘ

\$52.93/month

\$0 Paid \$2939 Left

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**Enrollments** >

Start paying less with enrollment programmes

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advantage **Aidvantage** Federal loan

Current payoff	<b>\$2939.00</b>
Debt principal	<b>\$2939.00</b>
Rate	<b>5.05%</b>
Regular payment	<b>\$52.93</b>
Months left	<b>39/39</b>

\$0 Paid \$2939 Left

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⚡ Performance **Portfolio** 📁 Finance 👤 Profile

**Performance**

**Total payoff** ⓘ

**\$3085.62** ⓘ

Unpaid balance **\$2939.00**      Next payment date **18/06/2022**

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💡

Fill the form to track your credit score and get recommendations to improve it based on your activity

**Get credit score**

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**Total payoff**

Year	Total Payoff
2022	\$2939
2023	~\$2304
2024	~\$1669
2025	~\$1034
2026	\$398

**\$3085.62** ⓘ

Unpaid balance **\$2939.00**      Next payment date **18/06/2022**

**Recommendations**

💡 Make an extra \$20 payment this month and save \$300 across lifetime of this loan >

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# Key Features

## Negotiation Tools

One of the standout features of the application is its powerful Negotiation Tools, which empower clients to negotiate directly with banks through the platform. These tools provide clients with real-time data and customizable options, enabling them to request better terms, such as lower interest rates or more flexible repayment schedules. The platform facilitates transparent communication between clients and financial institutions, ensuring that clients can present their cases effectively and make informed decisions during the negotiation process.

## Loan and Credit Management

The application excels in **Loan and Credit Management**, offering clients a comprehensive suite of tools to track and manage their financial obligations. Users can view detailed breakdowns of their loans, including payment schedules, outstanding balances, and interest rates. The platform also sends timely reminders for upcoming payments and offers predictive analytics to help clients plan their finances better. This feature simplifies the complex task of managing multiple loans and credits, ensuring clients stay on top of their financial commitments and avoid missed payments.

# User Interface



**Payment sent!**

🕒 Set as recurring autopayment

🔗 Send payment receipt

📄 See payment details

🕒 FEATURES COMING SOON

**Back to home**



The User Interface is a critical component of the application, designed to be intuitive and user-friendly. Created using Figma, the design prioritizes clarity and ease of navigation. The interface guides users through each step of the negotiation and management processes with visually appealing layouts, clear instructions, and accessible controls.

The design also adapts to different devices, ensuring a seamless experience whether users are accessing the platform on a desktop, tablet, or mobile device. This intuitive design ensures that even users with limited financial knowledge can easily navigate the application and take full advantage of its features.

# Challenges and Solutions

## 1. Integrating Real-Time Data for Negotiation Tools

### Challenge:

One of the significant technical challenges was integrating real-time data from various banks into the Negotiation Tools. Each bank had different data formats, security protocols, and API structures, making it difficult to create a unified system that could accurately pull and display information in real time.

### Solution:

The team implemented a flexible API integration layer that could standardize data from different banks into a consistent format. This involved creating custom adapters for each bank's API, allowing the application to fetch and display data seamlessly. To ensure security and compliance with banking regulations, the team also incorporated robust encryption and data handling practices, which were regularly tested by the QA team.

## 2. Ensuring a Seamless User Experience Across Devices


### Challenge:

Designing an intuitive user interface that worked flawlessly across various devices and screen sizes was another challenge. The application needed to provide the same level of functionality and ease of use on desktops, tablets, and smartphones, without compromising on performance or design quality.

### Solution:

The design team used Figma to create responsive design layouts that could adapt to different screen sizes and resolutions. By implementing a mobile-first design approach, the team ensured that the most critical functions were easily accessible on smaller screens. The developers then used React's responsive features and CSS media queries to implement these designs, conducting extensive cross-device testing to ensure consistency and usability across all platforms.

Last updated:  
April 06, 2022

Link loan 

# \$527343.10

\$816.30/month

 Enrollments (1)

## FedLoan

Federal loan

Next payment 06/04/2022

\$0.00

\$38667.00 paid

\$0.00 left

## FedLoan

Federal loan

Next payment 06/04/2022

\$0.00

\$42722.00 paid

\$0.00 left

## FedLoan

Federal loan



Enroll



Loans




Home



Payments




Profile

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## Enrollment status

# Repaye

Submission in Progress

 pending

TOTAL COST SAVING

**\$43421.11**

 Decreased cost

MONTHLY PAY SAVING

**\$1158.76/mo**

 Decreased payment

Created at

April 14, 2022

Estimated approval date

June 09, 2022

Repayment plan

Revised Pay  
As You Earn  
Repayment Plan

MONTHLY PAYMENT CHANGE

**\$1326.26/month**



**\$167.50/  
month**

TOTAL COST CHANGE

**\$275485.34**




**\$232064.23**

REPAYMENT TERM CHANGE

**25 years**



**20 years**

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# Lower monthly payment

We will guide you to find the best repayment plan for your financial situation. Let's start with linking your goals.

1

Link loans 

47 loans linked

2

Find available plan 

Repaye

Total monthly payment

\$134.21/mo

Total cost

\$228857.79

3

Enroll 

### 3. Managing Complex Financial Calculations

#### Challenge:

Accurately managing and displaying complex financial calculations, such as interest accruals, payment schedules, and loan amortization, posed a significant challenge. The calculations needed to be precise and updated in real-time as users interacted with the platform, to provide accurate projections and financial insights.

#### Solution:

The development team created a robust financial calculation engine within the application, utilizing JavaScript libraries for complex arithmetic and data handling. This engine was designed to handle multiple scenarios and dynamically update based on user inputs. The team also implemented rigorous testing protocols to validate the accuracy of these calculations, using both automated tests and manual verification by financial experts.

## 4. Balancing Security with User Accessibility

### Challenge:

Maintaining high levels of security without compromising user accessibility was a key concern. Since the application handles sensitive financial data, it needed to comply with strict security standards, including data encryption, secure authentication, and protection against potential cyber threats.

### Solution:

The team implemented multi-factor authentication (MFA) and end-to-end encryption to protect user data. They also integrated secure APIs for communication with banking institutions and conducted regular security audits and penetration testing to identify and mitigate vulnerabilities. Despite these security measures, the team ensured that the authentication process remained user-friendly, allowing clients to easily access their accounts without unnecessary friction.

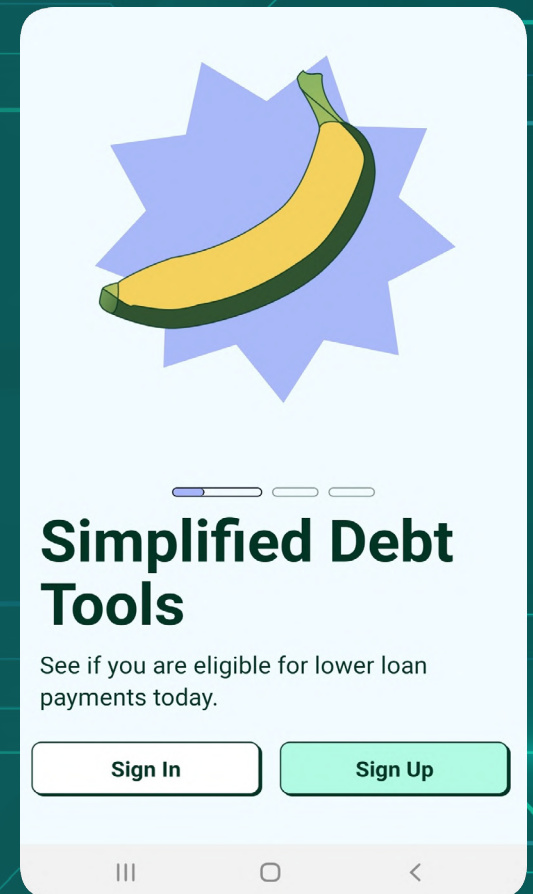
# Results

## Impact

The application has had a significant positive impact on both clients and financial institutions:

- **Increased Client Satisfaction:**

Clients have reported a marked improvement in their interactions with banks, thanks to the platform's user-friendly interface and robust negotiation tools. The ability to negotiate directly with banks has empowered clients to secure better loan terms, which has led to higher satisfaction rates and increased trust in the platform.



- **Easier Loan Management:**

The comprehensive loan and credit management tools have made it easier for clients to keep track of their financial obligations. Users have been able to manage their loans and credits more effectively, reducing the risk of missed payments and enabling better financial planning. This has contributed to improved financial stability for users.

- **Improved Negotiation Success Rates:**

The platform's real-time data integration and customizable negotiation options have resulted in higher success rates for clients during negotiations. Users are able to make informed decisions and present compelling cases to banks, leading to more favorable outcomes in their negotiations.

# User Feedback

The application has received overwhelmingly positive feedback from users:

- **Ease of Use:**

Many users have praised the application for its intuitive design and ease of use. Even those with limited financial knowledge have found the platform accessible and straightforward, allowing them to confidently manage their loans and engage in negotiations with banks.

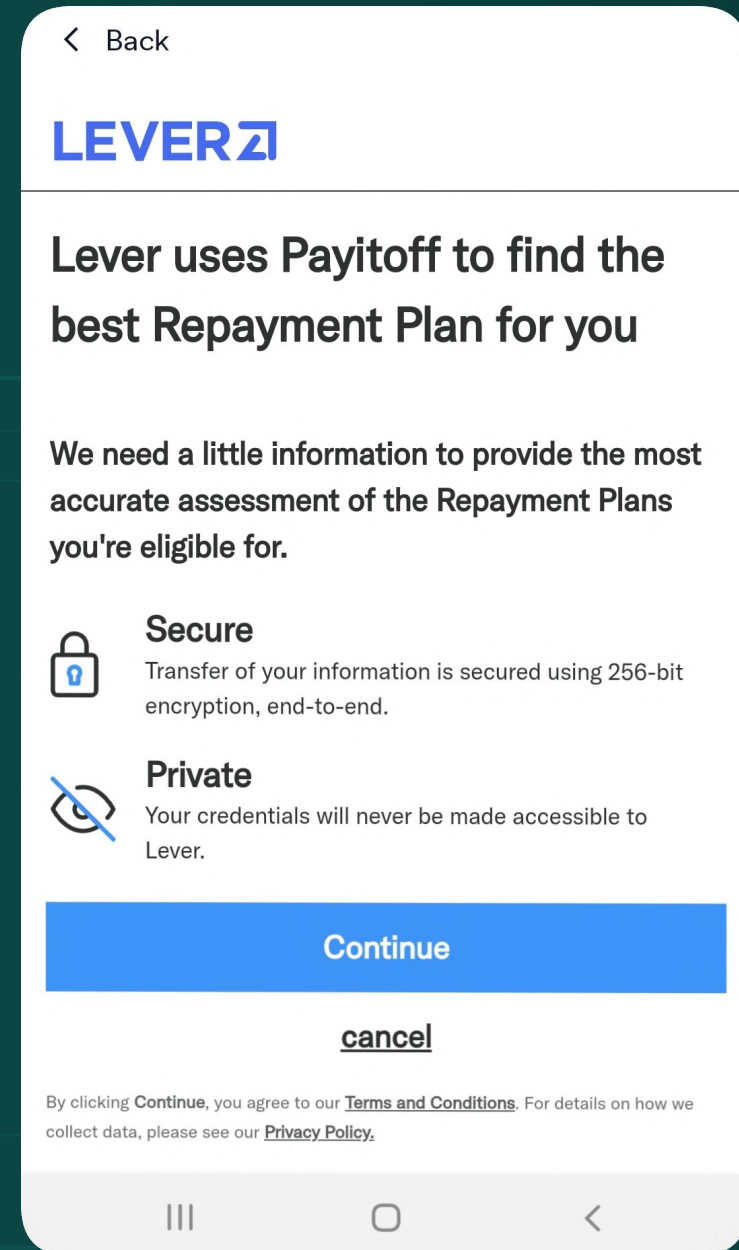
- **Time-Saving:**

Users have highlighted the time-saving benefits of the application, particularly in streamlining the negotiation process and managing multiple loans in one place. The platform's ability to automate reminders and provide real-time updates has been especially appreciated.

- **Security and Trust:**

Clients have expressed confidence in the platform's security measures, noting that they feel their financial data is well-protected.

The multi-factor authentication and encryption features have reassured users that their information is safe.



# Conclusion

## Project Success and Impact

The development and launch of this application have been a resounding success. By simplifying the negotiation process between clients and banks and providing powerful tools for managing loans and credits, the platform has made banking processes more accessible and user-friendly. The application's intuitive design, robust functionality, and emphasis on security have significantly increased client satisfaction and trust. Users are now better equipped to handle their financial responsibilities, negotiate favorable terms, and maintain control over their finances.

# Potential Future Improvements

As the application continues to evolve, there are several potential enhancements that could further increase its value:

- **Advanced Analytics and Insights:**

Introducing more sophisticated data analytics could help users gain deeper insights into their financial health. Predictive modeling and personalized financial advice could empower clients to make even more informed decisions.

- **Expanded API Integrations:**

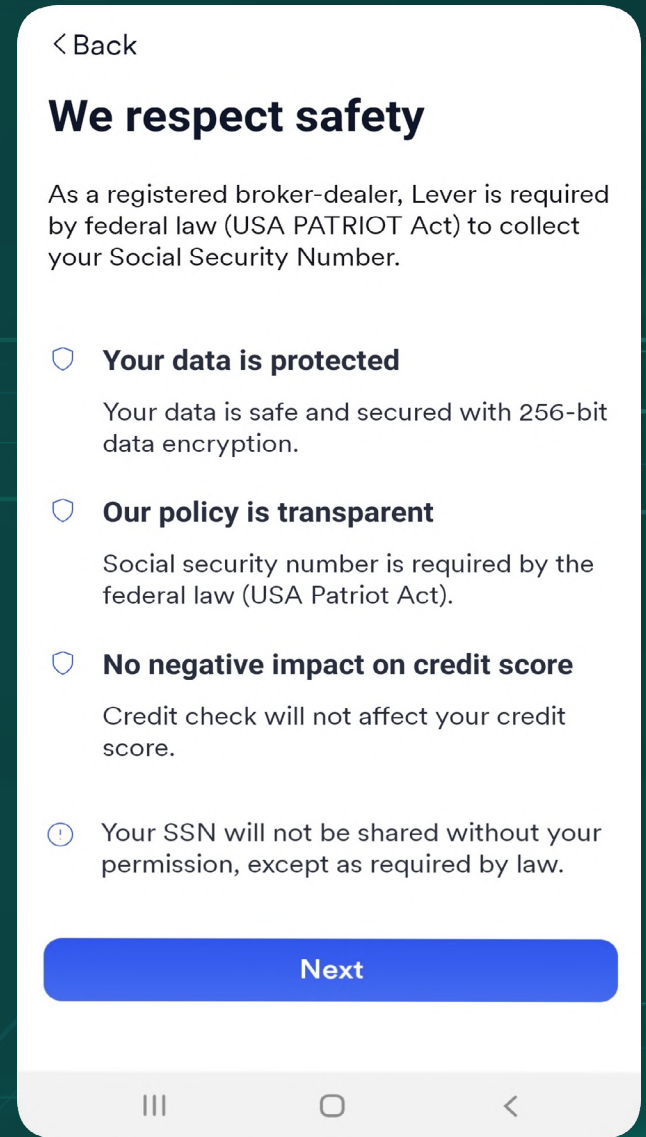
Expanding API integrations to include more banks and financial institutions would provide users with an even broader range of options and real-time data, enhancing the negotiation process.

- **AI-Powered Negotiation Assistance:**

Implementing AI-driven tools that offer personalized negotiation strategies or suggestions could further improve the success rates of negotiations, giving users an edge in securing better loan terms.

- **Mobile App Development:**

While the current platform is responsive, developing a dedicated mobile app could offer enhanced performance and additional features tailored specifically for mobile users.





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Thank you for  
your attention!