Treasury

by Ali Colgecen

Introducing **Treasury**, the iOS app designed to master personal wealth management. In today's complex financial landscape, it's crucial to have a clear understanding of your assets and goals. Treasury offers a comprehensive solution by consolidating all your financial information into one secure platform, giving you full control over your wealth.

Here are the key pain points that Treasury addresses:

1. Fragmented Financial Data: Managing multiple bank accounts, credit cards, crypto wallets, cash assets, and investments can be overwhelming. Treasury solves this problem by securely storing and organizing all your financial information, providing you with a holistic view of your finances.
2. Lack of Clarity and Insights: With a vast amount of financial data, gaining meaningful insights can be challenging. Treasury leverages advanced analytics and visualization tools to present your data in an actionable and understandable way, helping you make informed decisions with confidence.
3. Setting and Tracking Financial Goals: Many struggle with effectively setting and monitoring their financial goals. Treasury allows you to create separate portfolios with assigned goals and provides intuitive tracking features. Receive notifications, track milestones, and celebrate achievements as you progress towards your aspirations.
4. Security and Privacy Concerns: Security is paramount when it comes to financial information. Treasury ensures your data is protected with industry-leading measures. It never asks for your bank or exchange logins, and the information you provide stays on your device unless you choose to synchronize it. Two-factor authentication and end-to-end encryption further enhance your data's security.

At Treasury, we believe in accessible wealth management. Whether you're a novice or an experienced investor, our app equips you with the tools and insights needed to make informed financial decisions, build a strong portfolio, and achieve long-

term financial goals.

Join the Treasury community today and embark on a journey towards financial prosperity. Your wealth deserves dedicated attention, and Treasury is here to guide you every step of the way.

User Personas

User 1: Mustafa Genc, the Gig Worker
- Gender: Male
- Age: 28
- Hobbies: Coffee Brewing, Surfing, Diving
- Interests: Gig Work, Technology, e-Commerce
- Demographics: Urban dweller, Uber Food driver
- Likes: Financial clarity, peace-of-mind, debt-free life
- Dislikes: Financial surprises, long work hours

Mustafa is an immigrant to another country as a English language school student. He delivers food for living. He feels anxious with consistently changing currency exchange rate of his home and destination country because he has credit loans that he needs to pay back at home and his gig takes a lot effort. He would be glad to have a simple yet effective solution that will provide a better grasp of his financial conditions and changing dynamics. The most important aspect of Treasury would be to receive notifications when his target selling/buying price is reached. Also he wants to track his payments for his delivery car back home.

User 2: Sarah Thompson, the Tech-Savvy Entrepreneur
- Gender: Female
- Age: 35
- Hobbies: Reading, hiking, attending tech conferences
- Interests: Entrepreneurship, technology, financial planning
- Demographics: Urban dweller, business owner
- Likes: Simplifying tasks, staying organized, data-driven insights
- Dislikes: Complexity, scattered financial information

Sarah is a successful entrepreneur running her own tech startup. As a busy business owner, she finds it challenging to keep track of her financial data, which is spread across multiple bank accounts and investments. Sarah wants a solution that consolidates her financial information and provides clear insights into her business

and personal finances. She is interested in Treasury's advanced analytics and visualization tools to help her make informed decisions, set financial goals, and manage her wealth effectively.

User 3: Alex Ramirez, the Ambitious College Graduate

- Gender: Male
- Age: 22
- Hobbies: Playing video games, playing the guitar, traveling
- Interests: Career advancement, investing, personal finance
- Demographics: Recent college graduate, urban dweller
- Likes: Planning for the future, tracking progress, achieving goals
- Dislikes: Feeling overwhelmed, lack of financial clarity, lack of privacy

Alex recently graduated from college and is starting his career. He has a couple of part time jobs with prospects of permanent hire in one of them. He is eager to build a strong financial foundation and make smart investment decisions. However, he finds it difficult to manage his various bank accounts and track his progress towards financial goals. Alex is looking for an app like Treasury that can help him consolidate his financial information, set goals, and provide clear insights into his financial journey. He appreciates the security measures and privacy features that Treasury offers to protect his sensitive financial data.

User 4: Lisa Johnson, the Retired Financial Planner

- Gender: Female
- Age: 65
- Hobbies: Gardening, reading, volunteering
- Interests: Financial planning, retirement income, estate planning
- Demographics: Retired, suburban dweller
- Likes: Staying organized, staying informed, achieving financial stability
- Dislikes: Complicated financial tools, losing track of important documents

Lisa is a retired financial planner with a wealth of knowledge and experience in managing finances. However, she realizes the importance of staying up to date with modern tools and techniques. Lisa is looking for an app that can help her keep track of her investments, monitor her retirement income, and stay organized with her financial documents. She values Treasury's ability to create separate portfolios with assigned goals and its intuitive tracking features. The app's emphasis on security and privacy provides her peace of mind while managing her wealth in her retirement years.

Wireframes

To be developed.

User Flows

User Flow 1: Setting Up Treasury Account

1. User opens the Treasury app for the first time.
2. User is prompted to create a new account or log in with an existing account.
3. If creating a new account, the user can choose between keeping their information locally or providing their email address and creates a strong password.
4. User agrees to the app's terms and conditions and privacy policy.
5. User receives a verification email and clicks on the verification link to activate the account.
6. User is prompted to provide additional profile information such as name, age, and investment goals.
7. User completes the profile setup and is directed to the app's home screen.

User Flow 2: Adding Financial Information

1. User navigates to the "Accounts" section of the app.
2. User selects "Add Account" and enters financial information manually.
3. User has the option to categorize and customize their accounts for better organization.

User Flow 3: Setting Financial Goals

1. User accesses the "Goals" section of the app.
2. User selects "Create New Goal" and is prompted to enter a goal name and description.
3. User defines the goal amount, and target date.
4. User selects the desired investment option or manually assigns existing assets to the goal.
5. User sets up tracking preferences and notification reminders for the goal.
6. User confirms the goal setup and it is added to their goal portfolio.

User Flow 4: Monitoring Investment Performance

1. User navigates to the "Investments" section of the app.
2. User views an overview of their investment portfolio, including total value, asset allocation, and performance metrics.
3. User can drill down into specific investments or asset classes for more detailed analysis.
4. User accesses performance charts, historical data, and investment news related to their portfolio.
5. User can set up custom investment alerts or view automated alerts based on predefined triggers.
6. User has the option to export portfolio reports or share investment insights with others.

These user flows provide a general framework for interacting with the Treasury app, covering account setup, adding financial information, setting financial goals, monitoring investment performance, and exploring investment opportunities. The actual user flows may vary based on the specific design and features of the app.

Success Metrics

1. Financial Confidence Quotient (FCQ): Develop a unique algorithm that calculates each user's FCQ based on their financial goals, investment performance, and overall financial health. The FCQ could provide users with a score that represents their level of financial confidence, helping them track their progress and feel more empowered in managing their wealth.
2. Financial Wellness Index (FWI): Introduce a proprietary metric, the FWI, which assesses users' financial well-being holistically. The FWI could consider factors such as debt-to-income ratio, savings rate, investment diversification, and emergency fund coverage. By providing users with an FWI score, Treasury can help individuals gauge their financial health and motivate them to make positive changes.
3. Financial Mentorship Impact: Implement a mentorship program within the Treasury app, connecting experienced users with novices who are seeking guidance. Track the number of successful mentor-mentee relationships formed, the progress made by mentees, and the overall impact of the mentorship program on users' financial knowledge and decision-making.
4. Stress Reduction Score: Incorporate a feature that allows users to rate their financial stress levels periodically. By tracking this information, Treasury can provide personalized recommendations and tools aimed at reducing financial

stress. The success metric would involve monitoring the average stress reduction score over time, indicating the app's effectiveness in improving users' financial well-being.

5. Financial Community Engagement: Encourage active participation within the Treasury community by implementing interactive challenges, quizzes, and forums related to personal finance. Track metrics such as the number of posts, comments, and likes, as well as the diversity of financial topics discussed. This metric would demonstrate the app's ability to foster a supportive and engaged user community.

6. Time Saved on Financial Management: Develop a system that estimates the time users save by using Treasury to consolidate and manage their financial information. By analyzing the average time spent on tasks like reconciling accounts or tracking investments before and after using the app, Treasury can showcase the tangible benefits of its user-centric approach.

7. Financial Achievement Badges: Introduce a gamification element by awarding users with badges for reaching specific financial milestones, such as paying off a loan, achieving a certain investment return, or saving for a specific goal. By tracking the number of badges earned and celebrating users' achievements, Treasury can incentivize positive financial behaviors and create a sense of accomplishment.

These success metrics focus on empowering users, improving financial well-being, fostering engagement, and promoting positive financial behaviors. They go beyond traditional metrics like app downloads or user retention and aim to measure the app's impact on users' financial lives and overall satisfaction.

How Treasury is Different Than Competitors

To be discussed in detail here

Product Vision for next 2 years

1. Investment Opportunity Matching: Implement an intelligent algorithm that analyzes users' financial profiles, risk tolerance, and investment preferences to provide personalized investment opportunities tailored to their needs. The app can match users with relevant investment options, such as private equity deals, real estate projects, or impact investing opportunities.

2. Portfolio Stress Testing: Introduce a feature that allows users to stress-test their investment portfolios against different market scenarios. Users can simulate economic downturns, geopolitical events, or industry-specific crises to assess their portfolio's resilience and receive recommendations for diversification and risk mitigation.

3. Social Impact Scoring: Develop a framework to evaluate the social and environmental impact of users' investments. The app can provide a social impact score for each investment option, enabling users to align their financial goals with their values and make investments that contribute positively to society.

4. Alternative Asset Tracking: Expand the app's capabilities beyond traditional investments by including tracking and analysis tools for alternative assets like cryptocurrencies, NFTs, or sustainable energy projects. Users can monitor their alternative asset portfolios, track performance, and receive real-time market insights.

5. Dynamic Goal Adjustment: Enhance the goal-setting functionality by introducing dynamic goal adjustment based on users' changing circumstances or market conditions. The app can use machine learning algorithms to recommend adjustments to financial goals, ensuring they remain relevant and achievable.

6. Smart Investment Alerts: Implement smart notifications that alert users to relevant investment opportunities, market trends, or regulatory changes that could impact their investment decisions. The app can use AI-driven algorithms to curate personalized alerts based on users' investment preferences and risk profiles.

7. Investment Community Forums: Create a dedicated space within the app where users can engage in discussions, share investment strategies, and seek advice from a community of like-minded investors. The forums can be moderated by financial experts and serve as a valuable resource for knowledge sharing and networking.

8. Impactful Investor Education: Develop a comprehensive educational resource center within the app that offers multimedia content, such as videos, podcasts, and interactive tutorials, to educate users about investment strategies, financial literacy, and emerging market trends. The app can also offer quizzes and certifications to enhance user engagement and learning outcomes.

9. Investment Analytics Benchmarking: Provide users with benchmarking tools that allow them to compare their investment performance to relevant market indices or peer groups. The app can generate performance reports, highlight areas of strength or improvement, and offer insights to help users optimize their investment strategies.

10. Personalized Expert Recommendations: Collaborate with financial advisors and experts to offer personalized investment recommendations within the app. Users can have access to tailored advice based on their financial profiles and investment goals, empowering them to make informed investment decisions.