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Sign Up Flow iOS Mobile Development



Sign Up Flow - Intro Screen, Login, PIN







Sign Up Flow - Intro Slides









Sign Up Flow - Form Fields

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	Smart Cre fore Money. Better Credit.	dit [®] Total Security.
* First Na	me	
* Last Na	me	
* Email		
* Choose d	a Username	
* Password		
* Confirm I	Password	
	Next Step >	

III PGO 3G	8:21 AM	④ 82% [P	
	ore Money. Better Credit	dit . Total Security.		
* Phone				
* Address				
* City				
* State		-		
* Zip Code				
	to all the terms and	receipt of		→ Next
Premium credit re	n statement. membership with U ports, scores and a			
	Next Step >			Page
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Sign Up Flow - Terms of Service



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→ Page 6

About Our Product / Terms of Service

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Sign Up Flow - Create PIN







Sign Up Flow - Indentity Validation



8:21 AM • 82%	
Smart Credit [®] More Money. Better Credit. Total Security.	
now validate your identity nal security precaution.	I
Jason Martell 14335 Tall Oaks Dr. Irvine, Ca 92603	I
Security Number	I
e SSN	
▼ 01 ▼ Year	
de	
Your Security Question	
y Question	
Complete Setup	





Home Screen iOS Mobile Development

Home Screen





"My Credit" Home Screen Charts



My Credit



My Credit







My Credit



→ Page 42-45

User taps any score to see full score details

"My Money" Home Screen Charts



My Money



My Money



My Money "Charts Views"

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Home	Smart Credit	my money
Cash		
\$4,300 4/01	\$6,000 \$5,959 4/10 \$5,010 4/20 4/13	\$7,000 5/20
Checking / S Bank o Account: Available	avings (3) f America 12345XXXX \$4,997	De tails
Bank o Account: Available	f America 12345XXXX \$4,997	De Details
Wells F Account: Balance:	argo 12345XXXX \$125	Login
ĺ	Add Online Account	1

Intil PGO 3G 8:21 AM 82% Image: Strengt Credit \$
Credit
\$4,900 Credit Available
\$100 Balance Credit Cards (2)
Chase Card Once this account is authenticated, you will be able to access it here.
Wells Fargo Account: 12345XXXX Balance: \$125
Add Online Account

내미 PGO 3G 8:21 AM	
Spending Trends	
15% Automotive Expenses	
10% Buisness Misc.	
5% Clothing/Shoes	
5% Entertainment	\$
10% Gasoline/Fuel	1
10% Groceries	\$
2% Healthcare/Medical	4
40% Insurance	\$
13% Restaurant/Dining	4
10% Travel	4



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	습 Home	Smart C	redit "	\$ money	
	Debts				
	15%	Credit Cards	\$4,001.22	>	
	25%	Monthly Bills	\$359.08 >		
	60%	Loans	\$104,099.02	>	
P	avments D	ue (1) due today			
	-,		_		
	Comcast	\$123.87	due today	\otimes	
	AT&T	\$99.08	due in 2 days	\otimes	
	Wells Forg	\$233.01	due 12 days	\otimes	
	Macy's	\$1,000.12	due 14 days	8	
	Samsung	\$123.87	due 12 days	8	
		Need A Po	yDay Loan?		



Home Smart Credit	
Net Worth	
\$0	
Assets	\$
Debts	
Net worth	-

● 82% \$ my money	Þ
\$145,000 >	
\$45,000 >	
\$100,000	

Homescreen Graph Click Through

iOS Mobile Development

Snapshot Graph - Cash





Snapshot Graph - Credit





Snapshot Graph - Spending Trends

Spending Trends - Transactions

Assets Graph

Assets Graph Click Through

When the user clicks on a row here, we'll push the user to "My Money" with that corresponding section open and the rest closed.

Debts Graph

22

Debts Graph Click Through

When the user clicks on a row here, we'll push the user to "My Money" with that corresponding section open and the rest closed.

Net Worth Graph

nttl Pe ⊡ Home Net	so 3g Sma t Worth	8:21 AM	2 82 my r	noney	
	Assets		\$145,000	>	→ Page 25
	Debts		\$45,000	>	1 490 20
	Net Worth		\$100,00	00	

24

Net Worth Graph - Click Through

25

Main Menu iOS Mobile Development

Main Menu - Open

27

Smart Credit Report

iOS Mobile Development

28

Smart Credit Report - Overview

Smart Credit Report - Review Accounts

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mart C counts for	redit Rep : Jason Martel	ort	,
Negative	Accounts	Records	Inquiries
Chase \$-123 Wells \$823	e Card .00 s Fargo 8.01	Ac New A Ac New A	tions: (3) Merts: None tions: None Merts: None
Chase \$-123	e Card .00	Ac New A	tions: None Merts: None
Wells \$823	s Fargo 1.01	Ac New A	tions: (1) Merts: (1)
Chase \$-123	e Card .00	Ac New A	tions: (1) Alerts: None
• Wells \$823	s Fargo 1.01	Ac New A	tions: (1) Alerts: (1)
c	0 0 0 0	00	•

Next Page

Smart Credit Report - "Credit Report" Account Details

III PGO 3G < Back Credit Rep Bank of Credit Car Account: Balance: Pending New Aler Account Account Payment Balance Payment Credit Li

Recent

Mar 12 Sep

Account Account High Bal Term Ler Payment Account Account

Page 56 -

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of Am rd XXXXX \$1,000	nerico XXXX12	a 234	Banko	f America				
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Holder Status t Status	:: :: 5:	John S. Checkin Open	Smith Ig		I			
owed: tAmour imit:	nt:	\$123.87 \$100 \$10,000)		I			
Paymer	nt Histo	ory:						
Apr	May	Jun	Jul	Aug				
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Your cru informa	editor la ition on:	st updated 03/25/2	1 this 013					
0	0 0	0 0	0 ⊷			 	Next A	ccount

Smart Credit Report - Transactions & In-App Offer

INTERPOS IN SECTION	м	82%
< Back Smart C	redit	\$ my money
Recent Transact All My Money Accounts Last Updated: 03/29/13	ions	
04/01/1	3	
Bank of America Credit Card CHEVRON GAS Lorem ipsum dolor sit amet	\$25.00	Take Action
Chase Credit Card TARGET STORE Lorem ipsum dolor sit amet Get a \$10.00 target gift card	\$25.00	Take Action
Bank of America Credit Card STARBUCKS COFFEE Lorem ipsum dolor sit amet	\$4.50	Take Action
04/01/13	3	
Bank of America Checking VONS STORE Lorem ipsum dolor sit amet	\$25.00	Take Action
Bank of America Credit Card 7-11 STORE Lorem ipsum dolor sit amet	\$5.00	Take Action
Bank of America Credit Card		

My Money iOS Mobile Development

Expanded

My Money - Menu Open

 $\overline{}$

Login

34

My Money - Recent Transactions

My Money - Add Account

A)	
•••••• PGO 3G 8:21 AM @ 8	2% [#
< Back Smart Credit my	₽ mone
Search For Other Account bank, investment, credit card, etc.	
C tap here to search]
Most Popular	
Bank Of America	_
CHASE Chase Bank	
WELLS FARGO Wells Fargo	
Citi Bank	
All Results	
American Express Cards	
Citi Credit Cards	
Chase - Bank	
Capital One 360 - Bank	

B)		
	Image: Back 8:21 AM 82% < Back Smart Credit \$ Bank of America Bank of America	
i	Account: XXXXXXXX1234 Balance: \$1,000	
	Password	
	Secure Login Provided: To view your daily transactions and statements we allow you to connect to your account through a secure connection.	
	account through a secure connection.	

My Money - Account Linking

− → Linking Account

37

My Money - Account Details

My Money.

Credit Scores - Menu Open

Page 42

Credit Scores - Your Credit Score

- Total balance of bankcard accounts is too high
- Too many finance installment accounts

$$\bigcirc$$
 0 0 0 0

→ Page 60

Credit Scores - Auto Score

How do you compare?

0-20%	21-40%	41-60%	61-80%	81-100%

*Higher than 50% of Americans

What is my Auto Score?

This is your Auto Industry Optional Score used by those looking to determine your auto loan. It is not very well known, but over 90% of all Auto lenders require this Auto Industry Optional Score to be used instead of your standard Credit Score.

0 0 0 0 0

42

Credit Scores - Insurance Score

Date	Credit	Auto	Insurance
4-01-13	800	657	657
3-22-13	740	650	642
3-11-13	680	671	670
3-08-13	710	622	631
3-06-13	700	620	642

How do you compare?

0.20%	21.40%	41.60%	61.90%	81,100%
0-20%	21-40%	41-60%	61-80%	81-100%

*Higher than 50% of Americans

What is my Insurance Score?

This is your Insurance Industry Risk Score. It is a highly specialized score used by the Insurance industry to better understand your financial stress and find any prior defaults on insurance. This score is also used to determine if one has a propensity to make a fraudulent insurance claim due to current financial stresses.

00000

43

Credit Scores - Hiring Risk Score

How do you compare?

*Higher than 50% of Americans

What is my Hiring Risk Index?

This index considers many factors used by Employers in their hiring decision, if they choose to look at your credit, as part of their hiring or employee promoting needs.

44

In-App Alerts iOS Mobile Development

45

Credit Scores - In-App Alerts

Home	G 8:21 AM O 82% Smart Credit
×	Membership Alert Lorem ipsum dolor sit amet, consectetur adipisicing elit, sed do eiusmod tempor incididunt ut labore et dolore magna
\$	Money Manager Alert Lorem ipsum dolor sit amet, consectetur adipisicing elit, sed do eiusmod tempor incididunt ut labore et dolore magna
\$	Money Manager Alert Lorem ipsum dolor sit amet, consectetur adipisicing elit, sed do eiusmod tempor incididunt ut labore et dolore magna
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	Delete	

46

In-App Purchase iOS Mobile Development

47

In-App Purchase Flow - Trial Expired Message

48

In-App Purchase Flow - Activate Subscription Screen

In-App Purchase Flow - iTunes Payment

Subscription Active

Take Action iOS Mobile Development

Take Action Flow

Take Action - Questions + Confirm Action

Take Action - Debit Negotiator

-IIII PGO 3G 8:21 AM 82% < Back Smart Credit
Bank of America Account: XXXXXXX1234 Balance: \$1,000
Take Action Contact this creditor
Interest Rate Reduction
Interest Rate Reduction Please enter a reasonable interest rate which you are requesting to pay?
How do I choose what rate to offer? Important: First make sure you are not requesting an interest rate higher than you are currently paying. Secondly choose a rate that is reasonable and not to far under your current rate.
Next >

54

Take Action - Pending Actions

ome	Smart	AM Credit	• 82%	ney
Actions	Taken			
11/09/10				
SEARS CAR Correct a cr Status: Pen	lD redit reporting dina	inaccuracy		
		🚫 Car	icel Request	
SEARS CAR orem ipsum adipisicing e ncididunt ut aliqua. Ut en nostrud exer Status: Pen	D n dolor sit ame lit, sed do eiu labore et dolo nim ad minim v rcitation ullam ding	et, consectet ismod tempor ore magna veniam, quis co laboris nisi	ur	
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11/09/10 SEARS CAR	ID edit reporting	(Cor	icel Request	
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What You Need To Know iOS Mobile Development

What You Need To Know

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Social Share

iOS Mobile Development

Social Share - Choose Text

11	PGO 3G		8:21 AM		82%	
< 8	Back Share Tell how m (your cred	Sma Your S any points it score w	s your score	e went up sted)	my mo	ney
	Face	book			f	
	Twitt	er			9	
	Goog	le +			ξ+	
	Emai	l A Frie	end		\sim	

ntll PGO 3G 8:21 AM	 82% 	
 Back Smart Credit Share Your Score 	my money	
*Please select text to post		 — → User chooses a pre-typed message or can just type free text.
Message		
Next >		Next Page

Social Share - Facebook

Social Share - Twitter

	Luitter Search Q Home Profile Messag	ges Who To Follow 🗹 💌 Username
GO 3G 8:21 AM Smart Credit my money Share Your Score	Username Co Ousername Portland, OR Seeker of Fun Apps http://twitter.com	About @Username Advarage About @Username Advarage About @Username Advarage About @Username Advarage About @Username About
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Email:	Tweets Favorites Following Followers Lists Username Username Stop working and save right now! 7 Jun	Similar to you · view all SimilarUser Similar User Producer, Director & Designer Anotheruser Another User Writer, Singer & Songwriter
ssword:	Username Username I got my credit score to raise +70 points using SmartCredit.com, you have to check it out. http://smartcredit.com/90day 7 Jun	Twitter Twitter Always wondering what's happening. Following • view all
Authorize app No, thanks	Sername Username Great design should be shared. #design 7 Jun	About Help Blog Mobile Status Jobs Terms Privacy Shortcuts Advertisers Businesses Media Developers Besources @ 2011 Twitter
	 Username Username "The life of a designer is a life of fight against the ugliness." 	

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Social Share - Google+

+Jason Search Images

Loose

Google+

Maps Play You]	Fube News Gmail Di	rive Calendar	More +		
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Family Acqu	ainta Following More	•			
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credit.com outes ago via mobile my credit score to ra	aise +70 points using Smar	tCredit.com,		DU MAY KNOW James Thullbery 요종 Stefanie Karihian	Add
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Laura Dochterma Coffee Lovers (Disc	nn originally shared this post cussion):	to			

Social Share - Email

- HII PGO 3G < Back Sr	8:21 AM nart Credit	82% ■ s my money	
Share You	r Score	~	
то:			
*Email			
Message			
		•	,
	Send >		
			-

Dear Sarah,

I got my credit score to **raise +70 points** using **SmartCredit.com**, you have to check it out.

Jason Martell

Our U.S. based customer service is open Monday - Friday 9am - 8pm EST Or you can login, & click contact us www.smartcredit.com

Settings iOS Mobile Development

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Settings

ntil PGO 3G	8:21 AM	82%
습. Home	Smart Credi	t my money
Alerts		
Membership /	Alerts:	Always ON
My Credit Aler	ts	
New Credit A	ccounts	Always ON
New Credit In	quires	Always ON
Credit Monito	ring	Always ON
Credit Report	> \$200.00	
My Money Aler	rts	
All Trasaction	s From All Accounts	> \$0.00
Payments Due	e	ON
Repeat Trans	action (same day)	ON
Repeat Trans	action (same week)	OFF
Payments Ma	de	OFF
Alert Destinati	ons	
Push Alerts		ON
Primary Emai	you@email.com	ON
Optional Ema	il <u>me@email.com</u>	OFF
My Money - Li	nked Accounts	
Credit Card Account: XXX Balance: \$1,0	(XXXXXX1234)00	unlink
Bank of A Credit Card Account: XXX Balance: \$1,0	America XXXXXXX1234 000	unlink

Navigation Logic

From Left Menu: •----

User enters any top level section of the app from the left menu.

First Level Deep: (from left menu)

User entered this section from the left menu.

From Home Screen: -

User enters any top level section of the app from the home screen.

2nd Level Deep:

Once the user enters the 2nd level of any section, we show the back button until they are back at the top level for that section.

First Level Deep: (from home screen)

User entered this section from the home screen.

