

# **Dinero**

# **Features**

# **Document**

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# 1. QR Payment

**1.1. The Idea:** QR are everywhere. They're known, noticeable, easy to use and normal in our time. One of the flagship elements of the smartphone era is convenience and speed. Everything should happen as quickly and conveniently as possible, while let them to it from the same app - which contains their finance balance and the numbers in front of their eyes anytime.

**1.2. Problem Statement:** In a world with NFC, the payment methods in the traditional way pain-points are the inconvenience and time-consuming nature of traditional transactions. Cash transactions often involve the need for exact change, counting bills, and waiting for receipts, which can slow down the payment process. Additionally, another payment methods like checks may require additional verification and manual processing, leading to delays and potential errors.

**1.3. Solution Statement:** By implementing QR code scanning functionality within the app, users can easily initiate transactions using various payment options such as credit cards, digital wallets, or even stocks & crypto. This approach provides users with the flexibility to choose their preferred payment method while enjoying the convenience of QR code scanning. Additionally, this solution simplifies the experience for businesses, as they can accept payments from a wide range of sources through a single app.

## 2. Stock Gifting

**2.1. The Idea:** Everyone loves gifts. In a world where it becomes more and more complex to think of a special gift that expresses your love to your relatives, in the process of Crazy 8s, the idea of sending stocks as a gift emerged.

**2.2. Problem Statement:** Over the years, it is more and more difficult to choose a special gift. Just as it is difficult and complex to choose stocks and investments. In addition to the fact that every act of buying and selling assets and stocks creates a tax event, or including the risk of the person won't love the gift you bought them.

**2.3. Solution Statement:** By combining the two problems that emerged, I created a solution that meets both of them. A. Who among us would say no to stocks as a gift that will generate more money? which will also save you the tax event.

## 3. Newsfeed

**3.1. The Idea:** The idea of adding a newsfeed to an investment app brings a new dimension to the investing experience. By incorporating a newsfeed, investors can stay informed about the latest market trends, economic news, and company updates, all within the same platform.

**3.2. Problem Statement:** Investment apps often face the challenge of keeping users engaged and informed beyond basic account management. Without a newsfeed feature, users may have to navigate to external sources for market news and updates, disrupting their investing workflow and potentially causing information overload. beside that I didn't want Dinero to be another social media platform, nor making it an "too many features" app.

**3.3. Solution Statement:** By adding the newsfeed feature to the menu and not to the bottom main bar - I made this app mainly an investing platform, but with a "nice to have" feature, that's not taking the focus and making it a social media app. The newsfeed feature enhances user engagement, promotes active participation, and ultimately empowers investors with the knowledge they need to stay ahead in the dynamic world of finance.

## 4. Mirror Trading

**4.1. The Idea:** Investing app revolves around enabling users to replicate the investment strategies and actions of other successful investors or influencers' automatically executing the same actions in their own portfolio. This allows users to benefit from the expertise and decisions of others, saving time and effort while potentially achieving similar investment outcomes.

**4.2. Problem Statement:** Everybody want to invest exactly like Warren Buffet. But how many people knows exactly and in real time what is he investing in? the problem of knowledge and experience gaps faced by many novice investors and inexperienced investors often causing struggle to make informed investment decisions or lack the time and expertise to conduct thorough research.

**4.3. Solution Statement:** I combined both the ideas of copy influencers portfolios, and investing small amounts effortlessly from the Crazy 8's workshop I did, And this feature solves this problem by allowing users to mirror the actions of seasoned investors or influencers, leveraging their knowledge and strategies. It provides an opportunity for users to benefit from successful investment approaches, reducing the learning curve and increasing their chances of making profitable trades. Additionally, it promotes accessibility and inclusivity in the investing world, empowering individuals who may not have the confidence or resources to make independent investment decisions.

