



Concept Video

Team 3

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01

Project Name and Value Proposition

Wallus



- Our project name, “Wallus,” combines “wallet” and “us”, indicating the focus of our app being investing with friends to create a community that makes investment more accessible. Furthermore, it communicates investing being a viable option to keep one’s savings.
- “Wallus” also echoes the name of our mascot “Walrus.”



One-liner

“Grow your investment intelligence with friends”



02 Problem/Solution Overview

- **Problem:** Despite the importance and benefits of financial investment, people shy away from investing due to the lack of confidence, experience, and relevant knowledge.
- **Solution:** Our product enables inexperienced investors to join or form different investment groups and invest together with their friends, which aims at enhancing the support and sense of community for newbie investors. Our product also incorporates educational elements into the users' onboarding and investing process to equip users with investment knowledge along the way.





03

Market Research



tribevest

Description: Easily create groups that invest together. Multiple people's money comes together, creates an LLC, and tracks wealth through the app.

Problem they solve for: Investing with your friends

Benefits: Larger investment sizes means greater returns; making investing a social practice

Drawbacks: A company is incorporated legally so it is not easy to create multiple groups per user; long-term commitment means users are likely to be experienced investors.

How Wallus differentiates: The app is purely UI — while it might seem like a user is investing alongside friends, each user's money is kept & invested separately under the cover. This allows Wallus users to have multiple groups and no longer-term commitment to any set.

Implications for co-existing products: Folks who are exclusive will likely opt for Tribevest.

#investing

Description: Exclusive community for stock investing discussion

Problem they solve for: Shrinking the knowledge gap that exists in investing

Benefits: People can make better decisions on their investments when validated and discussed as a larger community; earn from others' investments; meet new people

Drawbacks: Members are expected to contribute, making the platform great for mid-range experience. Folks who don't invest would not find the forum inviting or inducing to learning.

How Wallus differentiates: Wallus provides the same community validation of stocks, but with the inviting and explicit education that is focused on new investors

Implications for co-existing products: If people want to expand outside of their circle, #investing is the choice but they can migrate new found groups to Wallus



WEALTHBASE

Description: Investment simulation app that allows you to check on in-app friends as well

Problem they solve for: Making investing more accessible; educating new folks on the basics of investing; making investing a social experience

Benefits: Users can learn about stocks and trading in a no risk environment; users build confidence in investing; community-based allows discussion of decisions

Drawbacks: Users need to have the motivation to start on the app and would not take the app seriously if they didn't value the idea of investing

How Wallus differentiates: Option of a friend who invests to kick-start a whole friend group's habit; invest real money for real returns

Implications for co-existing products: Both apps could co-exist even simultaneously!



Description: automatically rounds up purchases and invests the change

Problem they solve for: investing is hard to get into and keep up with

Benefits: no thinking investing builds an easy habit; add friends/family who don't already to user's account to get them started in investing; automatic and recurring

Drawbacks: very independent practice; doesn't make investing more tangible; no educational aspect for new folks joining

How Wallus differentiates: users would need to do a lot of pre-planning before using Wallus to invest and would likely be in larger amounts

Implications for co-existing products: it is very possible for users to use both of the apps; or use either or to get into investing and by osmosis of investing interest, try the other

Wallus!!



#investing



Easy for newbies



Investing edu



With friends



No legal binding



Invest real money



The background is a light green grid. Scattered across the grid are several stylized green dollar bills with white outlines and a white dollar sign in the center. The bills are in various orientations and positions, some appearing to be falling or floating.

04

Values in Design

Embedded Values

Value	How to encode it
Inclusion	Easy to get started and invest with friends for users with varying levels of investing experience; Personalized onboarding procedure and educational content for newbies to get introduced to investment
Privacy	The user's investment amount in a stock is only visible to friends in the investment group of the same company; how the user allocates their money into different groups is only visible to the user themselves
Autonomy	Although our product would make recommendations to the user based on their preferences, it ultimately comes down to the user themselves to decide their investment strategies.
Safety	The investment options on our platform are guaranteed to be safe in the sense that they would not get investors into investing fraud.



Conflicting Values?

The two biggest values that might conflict are inclusion, so that anyone can invest, but also autonomy so that folks can determine which friend investment groups they should join. We are addressing this conflict by making onboarding to the first investment easy and for low amount. From then on, we will include education on each investment, rank the options that come a user's way, and help a user build their "preference" identity in investing!





05

Tasks

Basic Tasks



Invite a friend to invest in the same stock with you



Join a friend's investment group

- These two tasks are two sides of the same coin. Our product would notify the user of friends who have similar investment preferences. Based on our recommendation, the user could send invitations to their friends to join their investment group for a company's stock. After receiving the invitation, their friends could decide whether to join the investment group.
- These tasks are simple because the users only need to decide whether to invite / accept the invitation based on the recommendation of the platform. It is easy to do and requires little time and no professional knowledge.

Moderate Task



The inexperienced investors learn to make wise choices regarding which investment groups to join that aligns with their investment preferences

- This task is moderate in complexity because it requires the newbies to figure out their investment preferences when they have little prior experience in investing. So they first need to get some hands-on practice in investing guided by our platform, through which they can get a sense of where they stand in terms of their risk tolerance, long-term goals, industry diversification, etc. Then following the personalized educational content about investing on our platform, the users need to learn how to invest wisely based on their preferences. It takes time and energy to learn about investment knowledge, and it might be daunting for newbies to make their first investment(s) even with the guidance of our product.



Complex Tasks



Users share each investment with different numbers of people depending on their own investment situation

- Sharing investment and inviting people to join their investment groups require the user to have accumulated some investment experience and know how much they would like to chip in for each company's stock. Moreover, since this task involves groups of people, an extra layer of complexity lies in getting people with similar investment preferences together and maintaining positive inter-group dynamics to support and motivate one another in the investment process.



Users motivate one another to learn about personal finance routinely

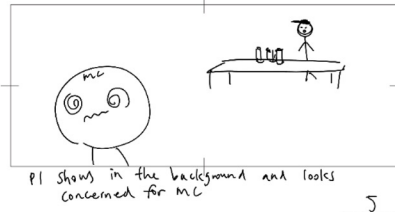
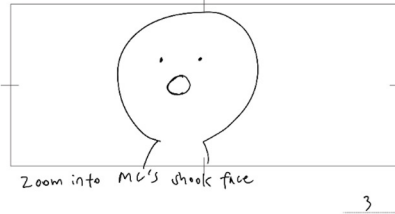
- This task is complex due to two goals it contains: developing a habit and creating a learning community. Getting people to make investing and updating their investment knowledge part of their day-to-day life presupposes that our product has raised people's awareness of the importance and necessity of investing. Another challenge is to help users derive motivation from the community of learners and prompt them to keep one another accountable for learning about finance and investment.



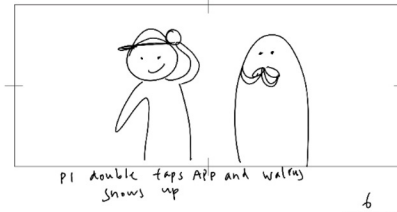
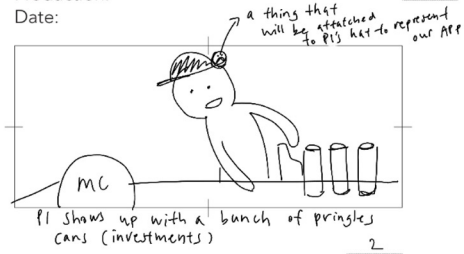
Storyboard

STORYBOARD

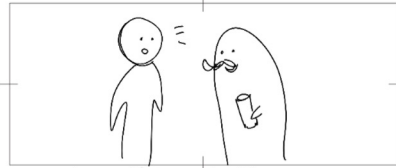
(Task 3): joining a friend's investment



Director:
Production:
Date:



Storyboard



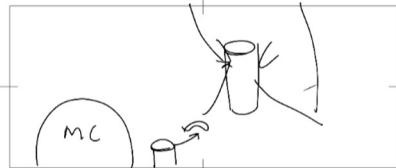
walrus catches up to MC

7



Zoom in on what the walrus is holding:

8



MC = chips in?

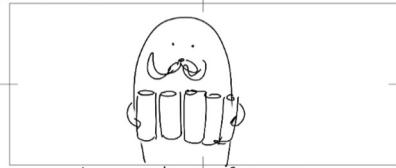
9



MC becomes a walrus user and now has an investment.

10

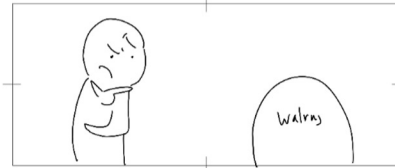
Task Two! : joining investments that match the users preference.



walrus brings a bunch of invitations

11

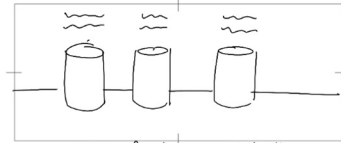
2.39:1 aspect ratio



- user has hard time choosing which investment

12

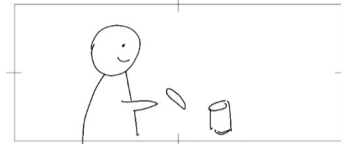
Storyboard



13 view of all cans with their estimated returns & risk levels annotated

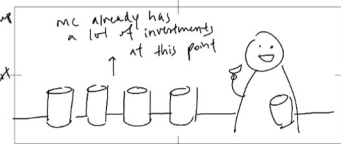


15 walrus: "wait a minute"



17 MC chips into new investment

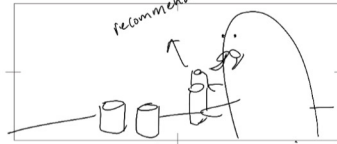
(tasks)
 user joins group by the foods they can eat (they can form groups with diff. ppl)



18 MC



14



16 walrus offers out the investments that match the user's preference and recommend it to them



19



19 zooms out to a bunch of people eating chips, showing the community that our APP would create

Concept Video Link

Blown Out version:
<https://youtu.be/tpoNucKAGMs>