

VAULTED

Turning Finance into a Game: The Vision for a Digital Banking Experience

In a world where financial literacy is often dry and intimidating, the idea of transforming banking into an engaging, competitive, and rewarding video game opens up an entirely new way to approach personal finance. This document outlines the key features and systems of the envisioned digital banking game, blending serious money management with the thrill of RPGs, competitive ladder systems, and collectible economies.



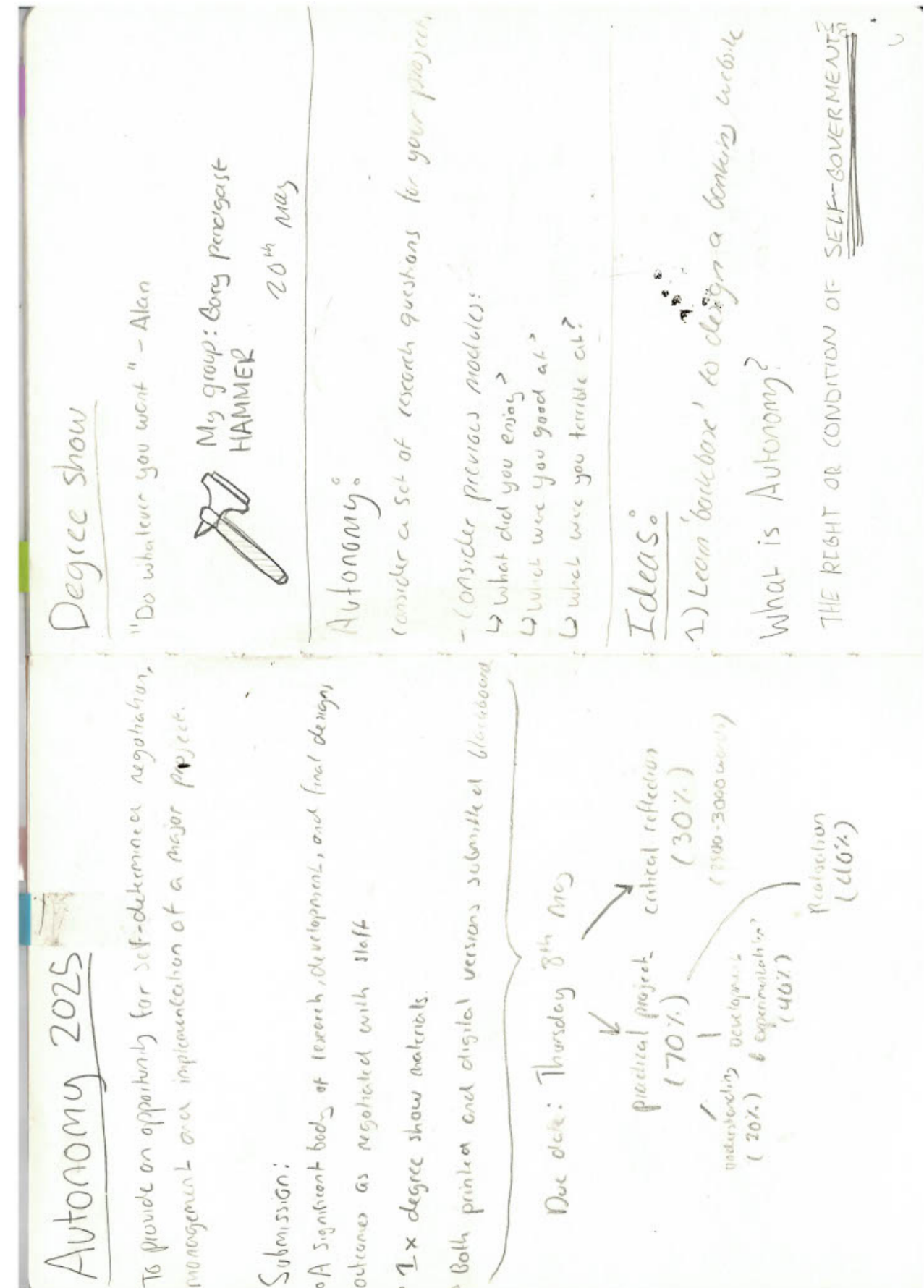
CONTENTS

03-06	07-11	12-16	17-20	21-49	
BEGINNING OF IDEATION	THE PROBLEM AND THE CHALLENGE	RESEARCH	BRAND IDENTITY	SKETCH-BOOK IDEATION AND DEVELOPMENT	
50-59	60-71	72-75	76-77	78	
ICONOGRAPHY AND ILLUSTRATIONS	FINALISATION AND PROTO-TYPING	APP MOCKUPS	AREAS FOR FUTURE IMPROVEMENT	BIBLIOGRAPHY	

BEGINNING OF THE IDEATION STAGE (1)

For this Autonomy Project, I knew I wanted to further improve my UI/UX Design skills especially when it came to mobile app design. Specifically, I wanted to create a functioning app that would play out like a video game where a user of the app could linearly progress through participation in the app. The purpose of the app was to help users navigate real life ambitions and problems they were experiencing and to help those players organise their ambitions and goals in a way that felt rewarding to the player. Through progression in the app, the user, depending on their goals and problems they wished to build good habits around, would feel rewarded in both real life and the game through meaningful milestones that would gratify them through their positive choices incorporated and demonstrated through visual design.

As the video game industry is something I have always wanted to break into, I found that my years of experience being familiar with the industry, having played hundreds of different video-games over my lifetime as well as coding some of them, it would grant me a solid foundation in working out the features of the app. As I also have previous experience creating UI/UX design systems for primarily digital banking companies, it would also aid me in a technical sense of bringing the app to life through previously learned knowledge and expertise.

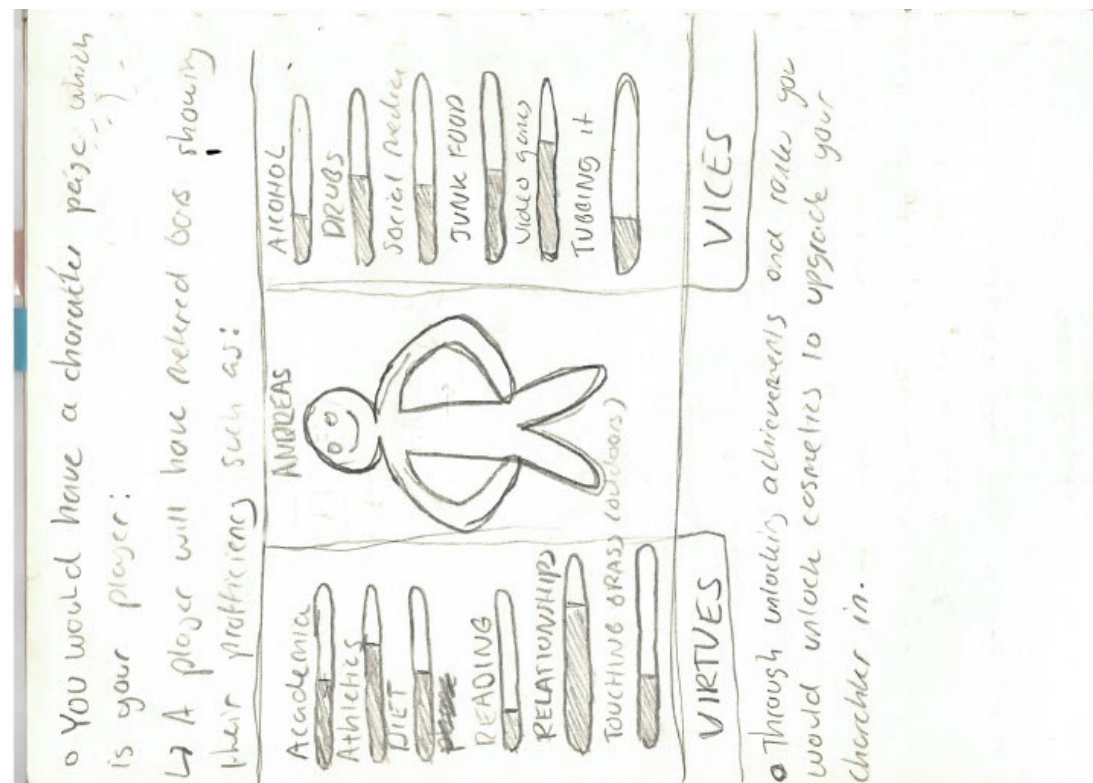


CONCEPT B) IDEA GENERATION AND RANK PROGRESSION MAPPING

BEGINNING OF THE IDEATION STAGE (2)

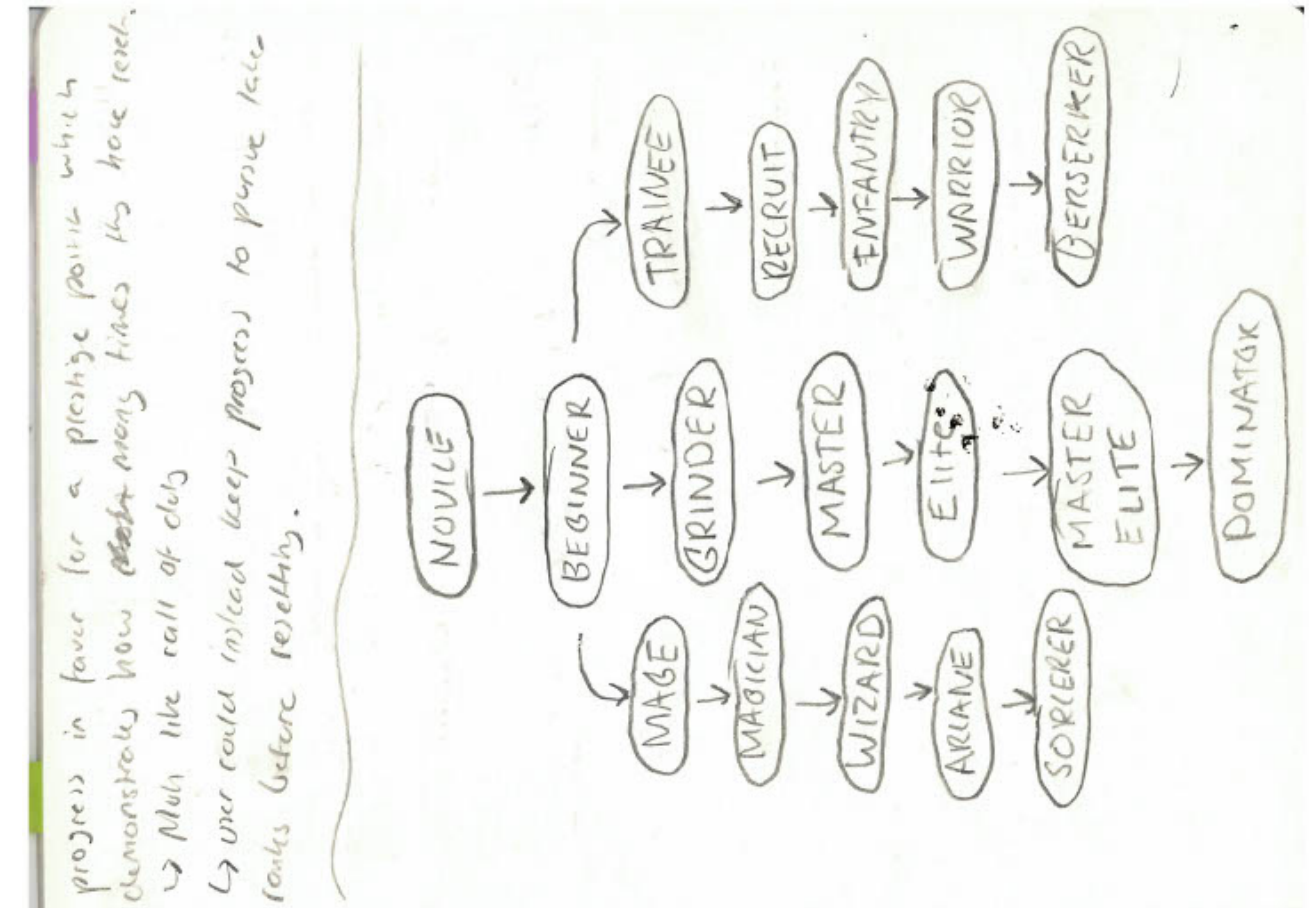
As I sat down to brainstorm some ideas for possible mobile apps, the first idea that I landed on was a self-improvement app where a user would set goals for themselves, catalogue their progress and level up or down depending on their actions. The user would be rewarded through gratifying visuals of unlocking higher ranks and rewards. I also wanted to incorporate a social feature where users of the app could interact with one another, compete in challenges together and compare/contrast achievements. In a way, this would give players an added push of motivation to do well in the app as other users would be able to take note of their progress, further adding an edge of healthy competitiveness. One key feature was a global leaderboard that could be filtered between friends, groups, modes of improvement and habits. In turn, each user would have a profile that demonstrated their skills, achievements and progress. This would also help global users find like minded people that wanted to improve on the same habits as them, forming the basis of social connectedness through unified improvement. Some of the features discussed are further demonstrated in the pages of my graphic design journal

CONCEPT A) PROFILE SECTION DEMONSTRATING USER CHARACTERISTICS AND HABITS



Alternate Autonomy Ideas:

- 1) productivity / self improvement app.
 - ↳ will be structured like a video game.
 - ↳ uses a "Skill Tree" branch system where user can choose which area he wants to improve in.
 - ↳ World-wide ranking system based on a honor system.
 - ↳ Can add friends to compete and improve with.
 - ↳ create challenges for other players to participate in.
 - ↳ App allows you to restrict ~~app~~ other app and phone usage to build self-discipline.
 - ↳ Much like CS:GO, if you haven't used the app in prolonged time periods your rank will begin to wither.
 - o App will have seasonal ranks where each user will be able to reflect on their progress every 3-4 months. user could either wipe their



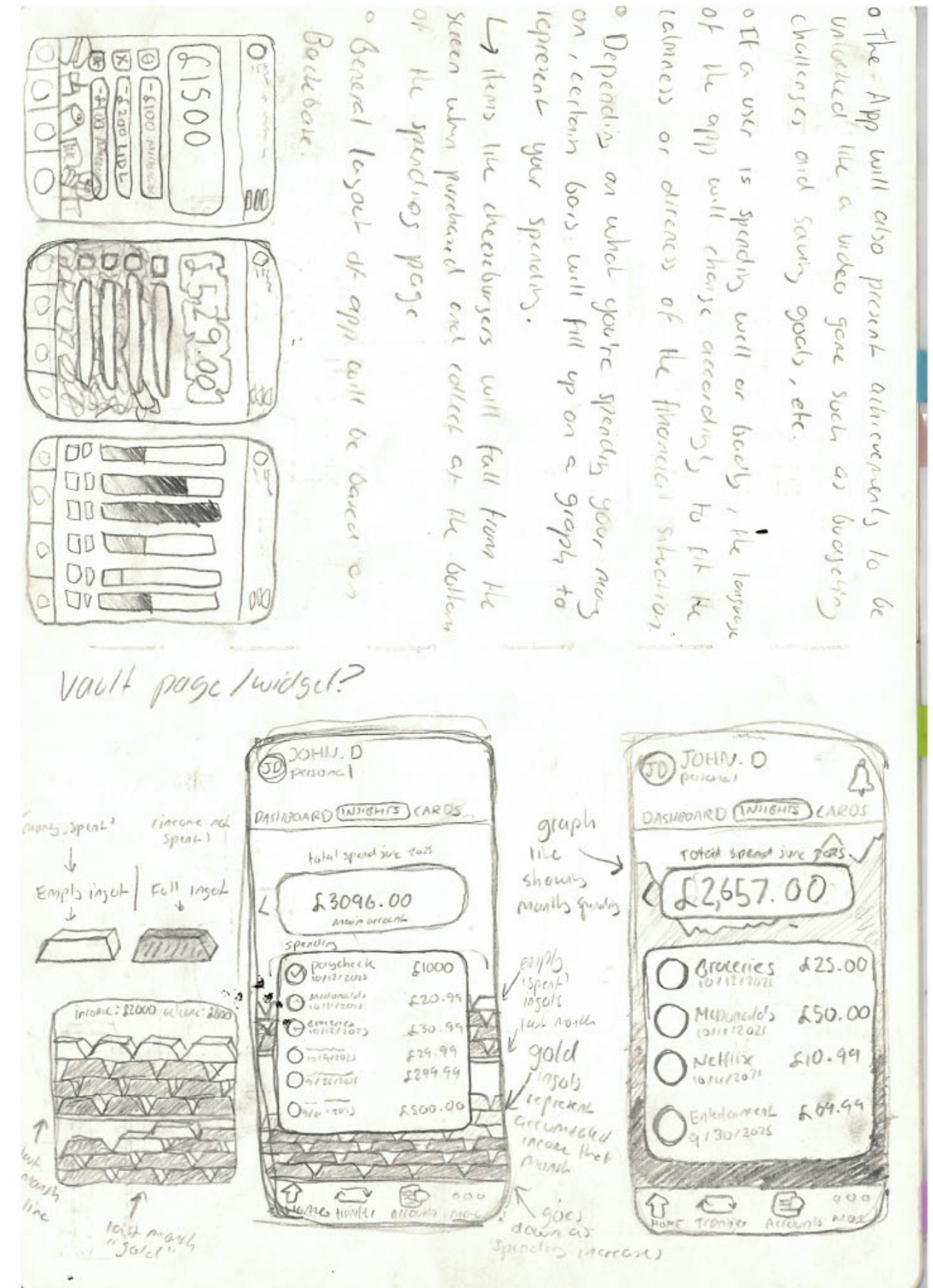
BEGINNING OF THE IDEATION STAGE (3)

With the general idea for a self-improvement app in mind, I began further reflecting on my goals for the project. Some key goals I had in mind were to make something completely unique and original in the mobile app space. When I began to research about other self-improvement apps that already existed, I found that the market was heavily over-saturated with thousands of self-improvement apps that resembled each other in many ways. For example, when looking at the current most popular apps on the apple app store, about half of them appeared to be various self-improvement apps such as "Deepstash", "Betterhelp", "TickTick:To", "Headspace", "Todoist", "Finch", "Tiimo", and much much more. Reflecting on this, I decided to pivot away from created a strictly general self-improvement app. I then switched to the idea of a banking app that would serve as a sort of self-improvement app in its own unique way. I wanted to incorporate a digital banking aspect to the game in order to further improve my technical skills in that area of UI/UX design as well.

Still borrowing from the features and ideas I had already come up with such as linear progression, a ranking feature, cataloguing and organising good/bad habits as well as a social connectedness aspect, I took these ideas and began generating further concepts for another app.

The next idea I landed on was a digital banking app that is used to manage everyday finances, however, the banking app itself would be incorporated into a video-game like structure where progression meant users would be rewarded with greater benefits in handling their money. Half the app would function just like your normal everyday banking apps such as Monzo, Revolut, Lloyd's, etc where users could check their transaction history, view financial insights, transfer money and more. The other half of the banking app is where players could use game-like features, some of them linking directly to your usage of real money while others serve as basic indicators of user progression, all of which is used to help players learn better financial literacy, planning, spending and saving skills.

One key idea I had in mind when forming the basic functionality of the app that would give it a flair of uniqueness was the idea of a banking app who's interface changed depending on the spending habits and financial decisions of the user. For example, the app would analyze the users income versus their outcome, after which it would display various animations of visual indicators such as gold bars stacking in the background when the user saves money or spends less and an animation of golden coins cascading out of frame when the user spends money and dips into their savings accounts.



INITIAL INSPIRATION

GRAND THEFT AUTO V (GTA V)

In “Grand Theft Auto V Online” you can level up, save money and eventually choose to invest in buying an import and export company where you can conduct totally legal and not shady business.

This Business grants you the position of CEO along with an office to walk around in where you can conduct certain missions. These missions when completed grant the player money which will accumulate in your bank account.

As the player racks up money over a prolonged period of time, the amount of money you have in your bank account is visually represented as stacks of cash in your vault.

Eventually as the money rises, so does the vault. When the players vault exceeds it's limit, the CEO's office will begin to pile up with stacks of cash heaped up in piles around the room.

EXHIBIT A through D demonstrates this concept as realized in the game. From the bottom left image to the top right image through to the bottom right image shows the progression of a players bank account as it accumulates more money. Slowly it goes from a meger few wads of cash in a vault to money being splayed all across the players office. This concept is both visually appealing and rewarding for the player.

EXHIBIT A



EXHIBIT B



EXHIBIT C



EXHIBIT D



THE PROBLEM

THE LACK OF INFORMATIVE, VISUALLY APPEALING, AND REWARDING BANKING APPS

With our modern day banking apps, frequently using a similliar format to present the user with their account balance as well as a few insights and user statistics that no one ever really takes the the time to look at, it's common for users especially those of the younger generation to misinterpret their spending capabilities in relation to the money they have available to spend.

For example, as a university student with many friends that are students, it's a frequent occurence among them with a limited knowledge of good financial habits to overspend their money, often leading them in a state of stress when they realize they had spent more than they should have. This is most common when student's receive student finance loans. As a result this leads students to undertake a series of temporary sollutions that end up harming them in the long run such as taking out further loans, going into their overdrafts, lowering their credit scores, borrowing money from friends, or dipping into their savings accounts.

While some of these issues might seem easy to avoid for a person with a greater knowledge of better financial behaviour, it becomes apparent that with younger adults and students who often for the first times of their lives have full control of their bank accounts and spending, have a habit of grossly overspending on things they don't need as a result of being so newly introduced into the world of finance management. With such limited knowledge on how to handle their spending and saving habits, students make easy mistakes that lead them down a road of increasing stress.

In this sense, the big problem with modern digital banking apps is that it does a poor job of helping younger adults understand their basic finances with un-impactful visual design. Users are often presented with a bland number of their balance as well as un-interesting and complicated statistical metrics that are most often ignored. The reason for this is that while these statstical metrics like "insights" pages do present the user with accurate information of their financial behavior, it often leads the user to feel overwhelmed due to a lack of meaningful visual design that discourages the user to use these features.

PROBLEM STATEMENT:

Modern banking apps lack a meaningful reward system other than watching your stale savings pots slowly fill up, your balance remain positive and your insights pages turning more green. On top of that, banking apps fail to properly inform the user of good, proper financial health

EXHIBIT A) MONZO



EXHIBIT B) LLOYD'S BANK

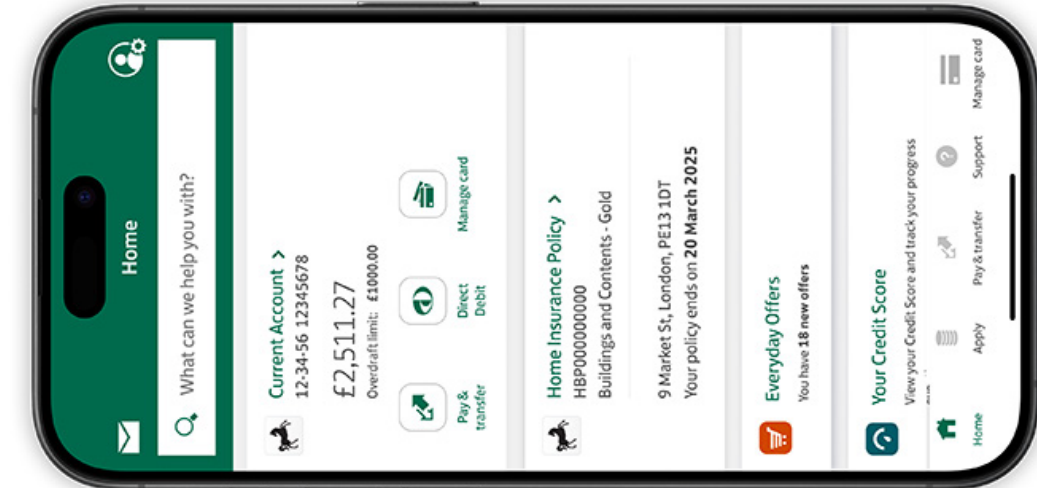
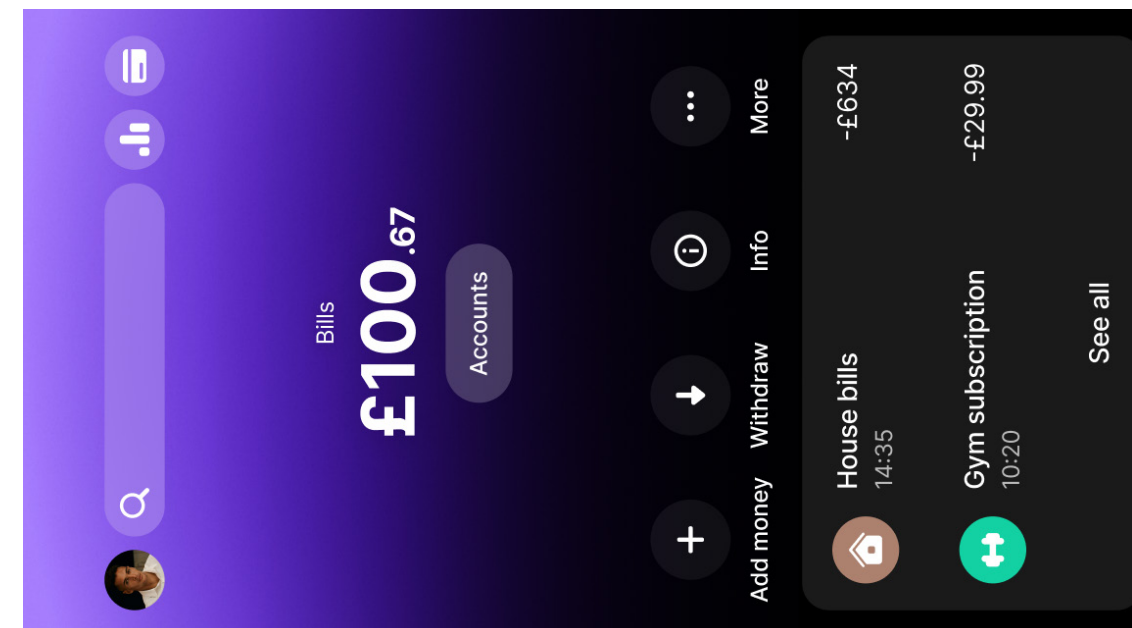
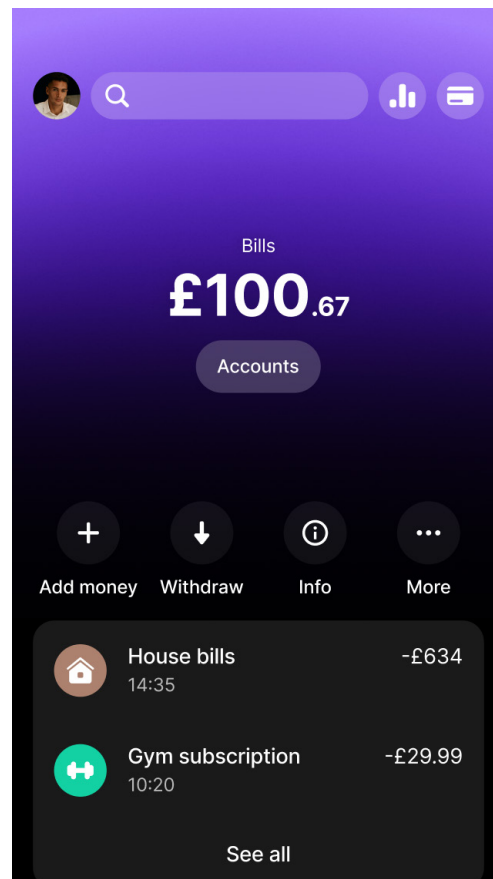


EXHIBIT C) REVOLUT



COMPARATIVE CASE STUDY: GAMIFIED FINANCE APPS VS. VAULTED



1) APP: REVOLUT

What It Does:

Revolut is a popular neobank offering budgeting tools, savings vaults, investment options, and spending analytics in a sleek, minimal UI.

◇ Strengths:

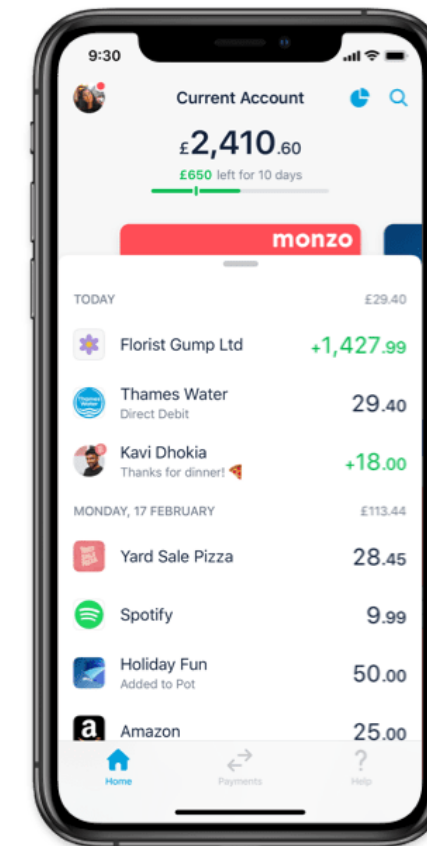
- ▶ Real-time currency exchange and spending categorization.
- ▶ Sleek UI that appeals to younger users.
- ▶ Offers crypto and stock investing tools.

◇ Limitations:

- ▷ Functional, but lacks emotional engagement or visual storytelling.
- ▷ “Vaults” are only folders with numbers — no personalization or gamification.
- ▷ No sense of progression or reward for good habits beyond raw numbers.

◆ How Vaulted Improves:

Vaulted goes beyond pure utility and adds emotional stakes by visually transforming your vault as you succeed. It motivates users not through warnings or graphs, but through rewards, feedback, and fantasy-style progression systems.



2) APP: MONZO

What It Does:

Monzo is a UK-based digital bank known for budgeting and instant notifications, often praised for user-friendly design and transparency.

◇ Strengths:

- ▶ Clean UX, clear financial summaries.
- ▶ “Pots” feature for saving goals.
- ▶ Social banking features like bill splitting.

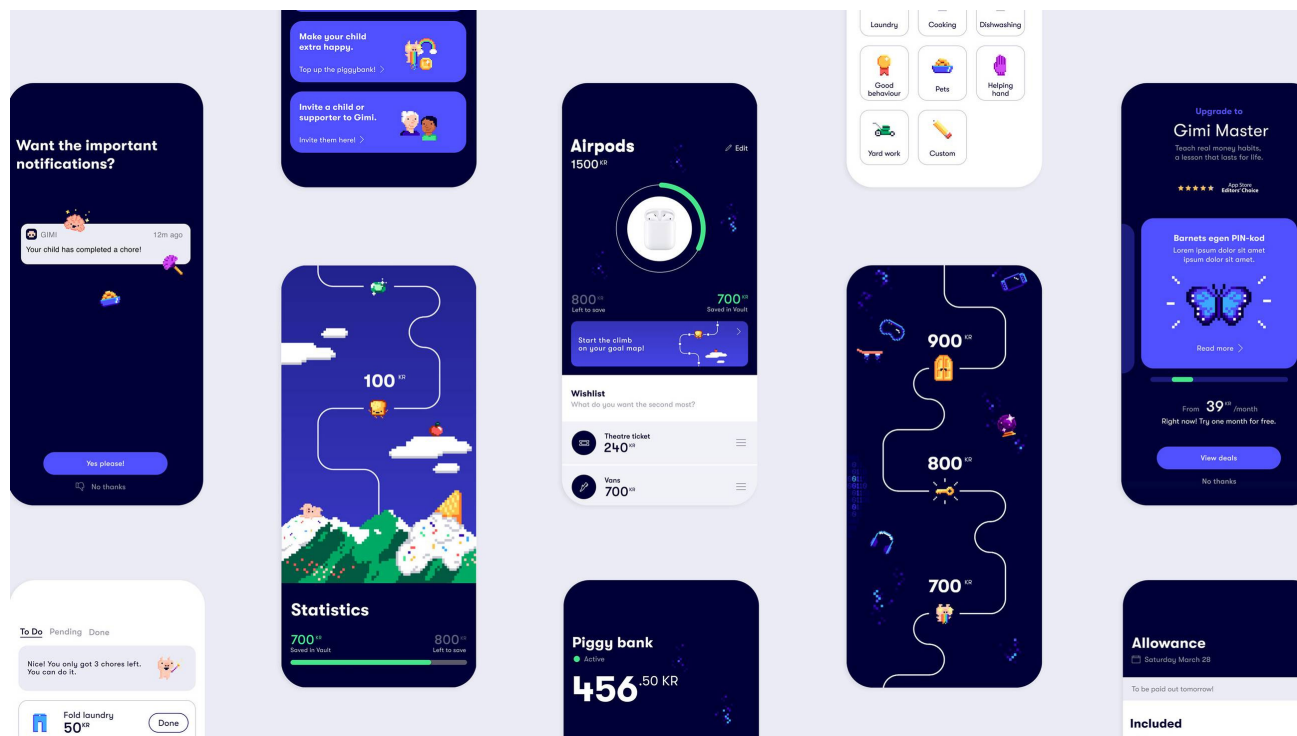
◇ Limitations:

- ▷ “Pots” are static — there’s no visual feedback for growth or achievement.
- ▷ No competitive or gamified structure.
- ▷ Financial behavior is shown through cold data, not player-like progress.

◆ How Vaulted Improves:

Vaulted turns each pot into a treasure bag that visually grows. Users don’t just “save money” — they unlock vault upgrades, forge gear, and climb ranks. It adds meaning and motivation to everyday actions.

COMPARATIVE CASE STUDY: GAMIFIED FINANCE APPS VS. VAULTED



3. APP: GIMI (FOR TEENS)

What It Does:

Gimi is a gamified finance app for kids/teens that teaches saving, spending, and allowance management using rewards and missions.

◇ Strengths:

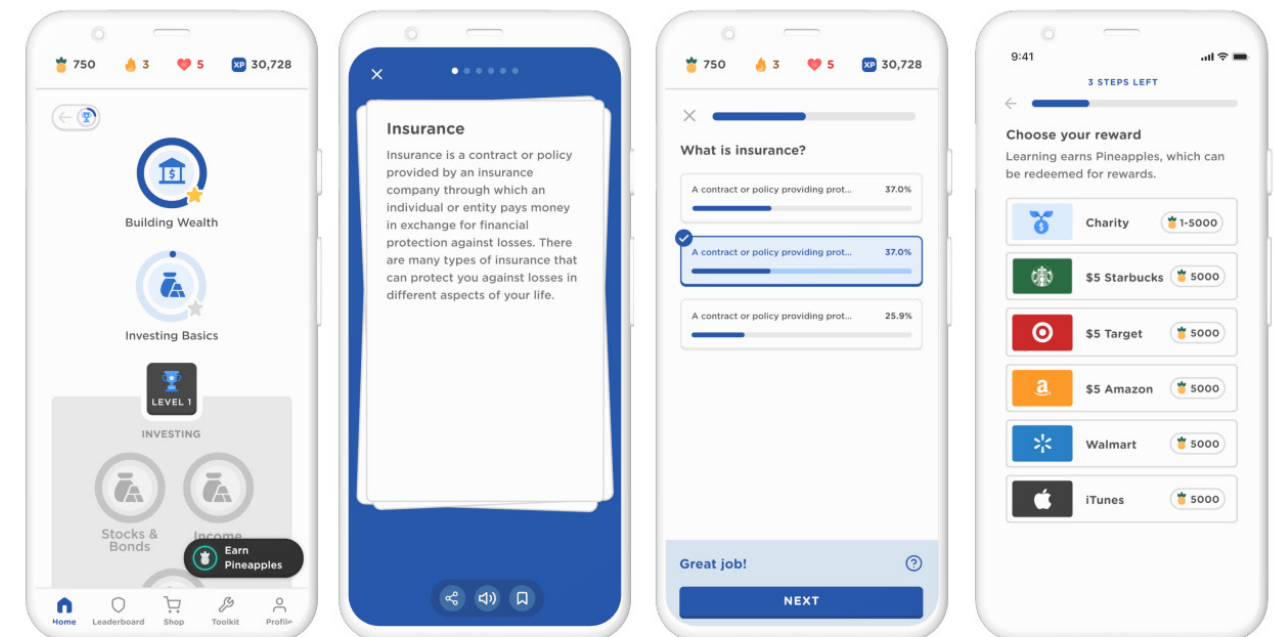
- Uses gamification well for a younger audience.
- Includes earning tasks, saving goals, and achievements.

◇ Limitations:

- ▷ Geared toward children; lacks real banking integration.
- ▷ Simplistic graphics and language may not appeal to adult users.
- ▷ Doesn't simulate real-life financial systems (like investing or debt).

◆ How Vaulted Improves:

Vaulted applies a mature, stylized gamification layer to real-world finance. It bridges the gap between education and actual money. It's for adults, yet still engaging and fun — a rare hybrid.



4. APP: ZOGO

What It Does:

Zogo offers bite-sized lessons in financial literacy and rewards users with gift cards for completing quizzes and educational tasks.

◇ Strengths:

- Good entry point for learning about money.
- Positive reward structure.
- Targets Gen Z through schools and banks.

◇ Limitations:

- ▷ Focused on education, not management.
- ▷ Rewards are extrinsic (gift cards), not intrinsic (in-app progression).
- ▷ Not a banking platform — no account management.

◆ How Vaulted Improves:

Vaulted turns real financial action into in-game progression. Learning is baked into the journey, but users are managing real money, saving, and investing while being rewarded by their own evolving vault and player profile.

COMPARATIVE CASE STUDY: GAMIFIED FINANCE APPS VS. VAULTED

KEY TAKEAWAYS: THE MARKET GAP VAULTED FILLS

NEED	EXISTING APPS	VAULTEDS APPROACH
Emotional Engagement	Low (data-focused)	High (fantasy, growth, reward)
Gamified Progression	Weak or nonexistent	Core mechanic
Visual Representation of Financial Health	Static numbers/graphs	Evolving vault, treasure, gear
User Identity & Expression	Minimal	Guilds, avatars, vault skins
Reward Feedback Loops	External or educational	Intrinsic, visual, and competitive
Competition or Social Meta	Rare	Rank system, seasonal ladder

CONCLUSION: VAULTED SOLVES A REAL PROBLEM

Most digital banking apps prioritize clarity and functionality — but they fail to emotionally connect with users, especially Gen Z and young Millennials, who are used to visual feedback, customization, and gaming mechanics.

Vaulted bridges that gap. It keeps the seriousness of banking but adds layers of immersion, ownership, and joy — making financial growth something you feel, not just track.

THE CHALLENGE

MAKING FINANCE VISUALLY ENGAGING, EMOTIONALLY IMPACTFUL AND REWARDING.

In this project, i've set out to create a digital banking app that operates as both a standard banking app as well as a video-game where users could progress through a series of challenges and goals that rewards them with a greater understanding of managing finances, various financial benefits to their bank account, various unlockable features that give the users account an added flair, tradable in-game items worth real world money and an edge of healthy social competitiveness to keep players motivated towards progression.

Some key features included within the app would be:

- 1) A familiar yet engaging standard bank account management system for checking accounts and transactions, transferring money, creating savings account and more.
- 2) A separate in-game currency metric that allows the user to better visualize their money through consistent, organized visual design systems in matching to the theme of the app.
- 3) Different progression systems that all link together that users can partake in to more accurately measure their financial health and compete with other players to the benefit of all.
- 4) An assortment of unique gamified banking features that aid in financial management and grant users with clear goals for progression within the app.
- 5) Sub-features within the main gamified banking features that allow for different modes of progression based on each user's goals and desires.
- 6) Various financial oriented quests that users can partake in alone or with a group that would reward them with various progression points for each unique feature.
- 7) Creating monetisable in-game NFT assets that could be acquired through progression within the app and would be later tradable or resellable for real world currency.
- 8) A social aspect of the game where users could find like-minded bankers to participate in challenges with, compete against friends and rivals, compare account progression with and steadily climb various leaderboards to flex how well you've managed your finances in comparison to other players.

- 9) A visually engaging and adaptable insights page for various of the banking features
- 10) An ability to link external banking apps to your game so you can manage your finances with pre-existing banking accounts.

MAIN DELIVERABLES FOR AUTONOMY 2025 MODULE

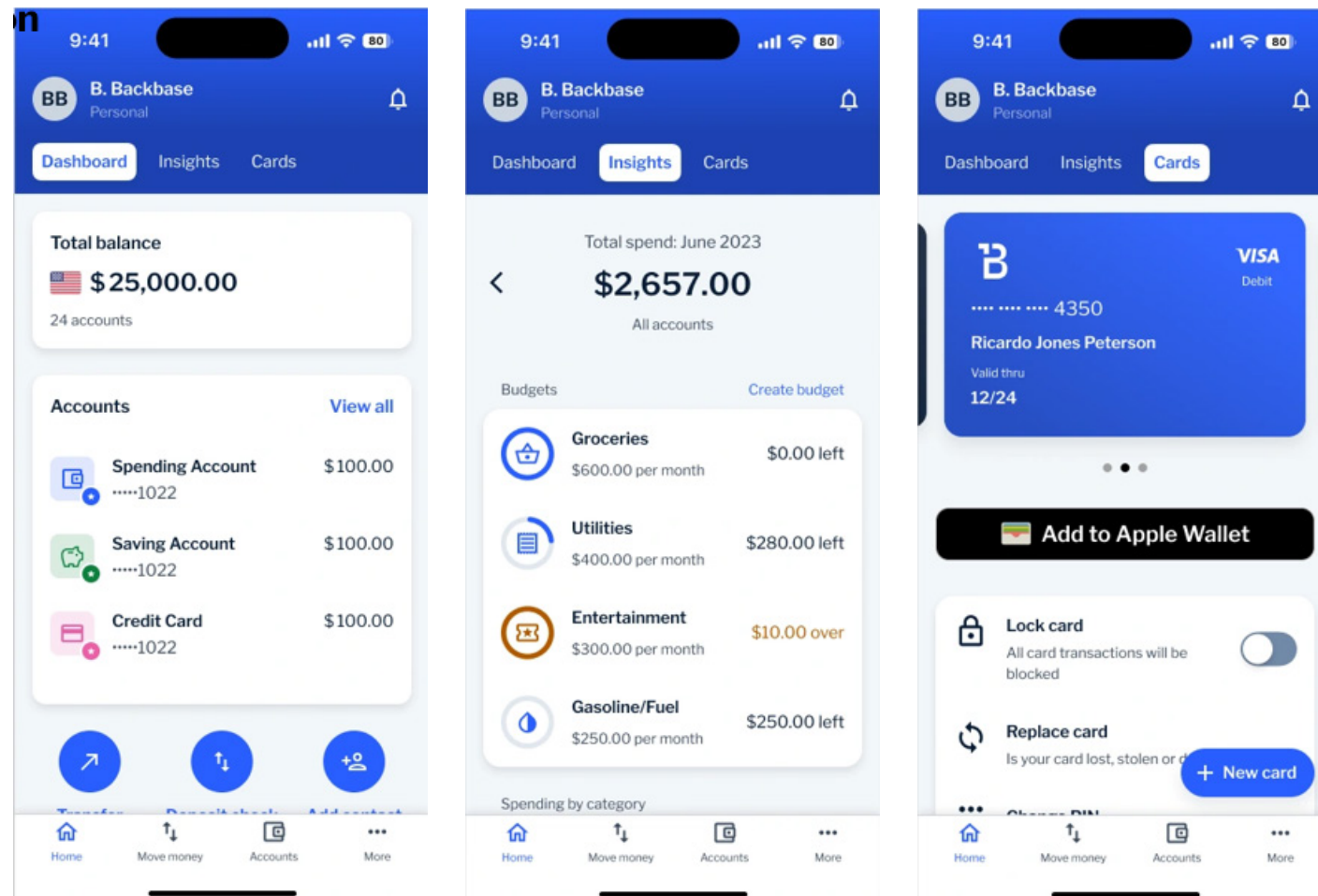
- 1) Sketch book wireframes that go into detail for each individual page and thoroughly explain every feature.
- 2) A brand identity with consistent typography, iconography, color palette and language style.
- 3) Account set up and login pages.
- 4) Illustration and iconography
- 5) Designed main app pages as well as subpages for each.
 - General layout of main app pages
- 6) Figma prototype of app.
- 7) Mockups.

RESEARCH

BANKING APP LAYOUT AND UI/UX DESIGN

With my experience previously working at a digital banking design firm where I became familiar with a range of various different design systems, I managed to procure an old exclusive key for “Backbase” which is a banking app design system widely used for modern commercial banking apps. This granted me an overview of Backbase’s design system which I would use as a foundation for the layout of my banking app. The UI/UX design of backbase informed a great portion of the design choices later on.

Here’s an overview of Backbase:



RESEARCH

UI/UX DESIGN THEME AND COLOR PALETTE

Here is some inspiration I gathered looking through Behance in search of the look and feel I wanted for.

In the end, I decided on a majority dark mode UI theme:

EXHIBIT E) Brain Training Game - Puzzle Game | Lumosity

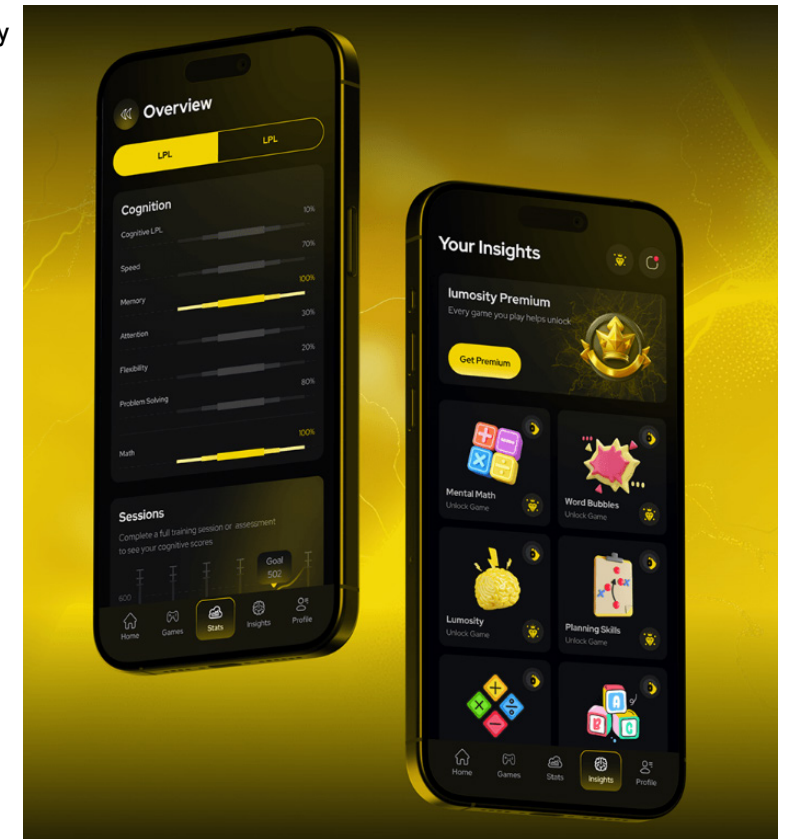


EXHIBIT A) Finance mobile app

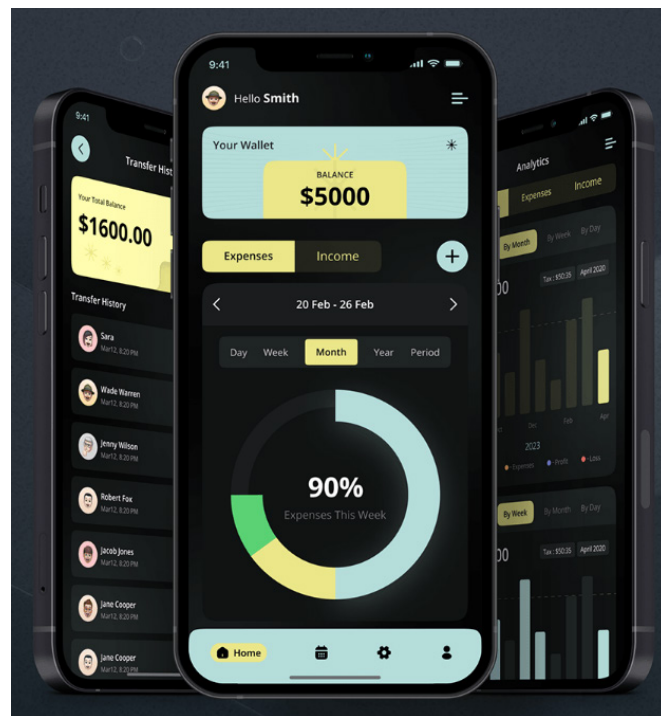


EXHIBIT B) CAR 4YOU Premium car rental application

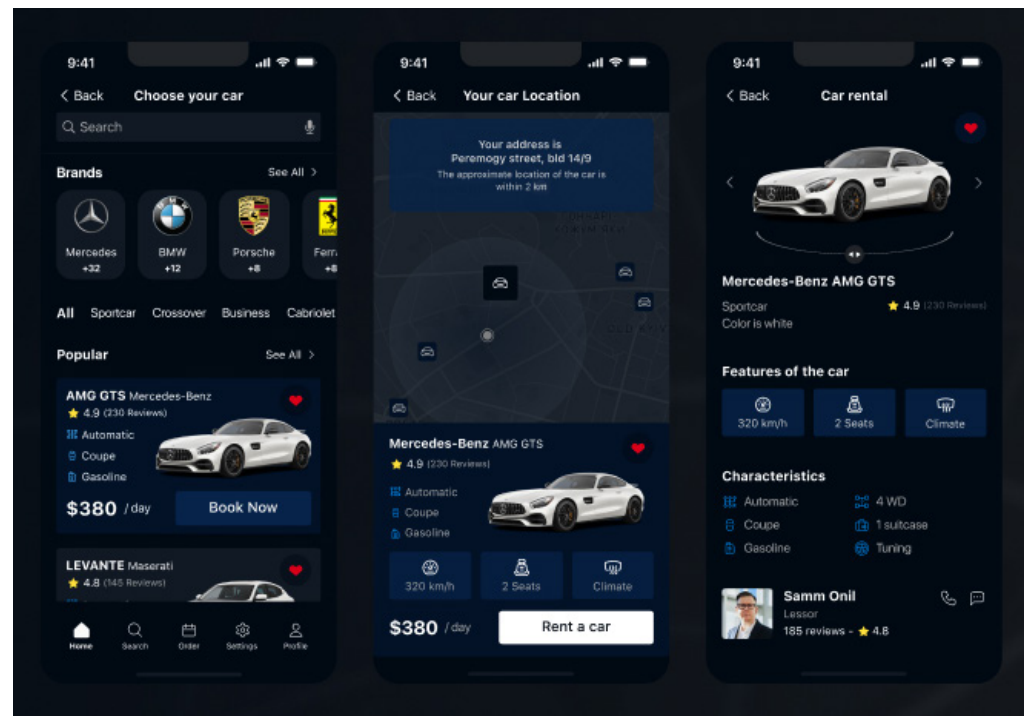


EXHIBIT F) Bineo by Banorte



EXHIBIT C) Mobile Banking App - Sajibur Rahman

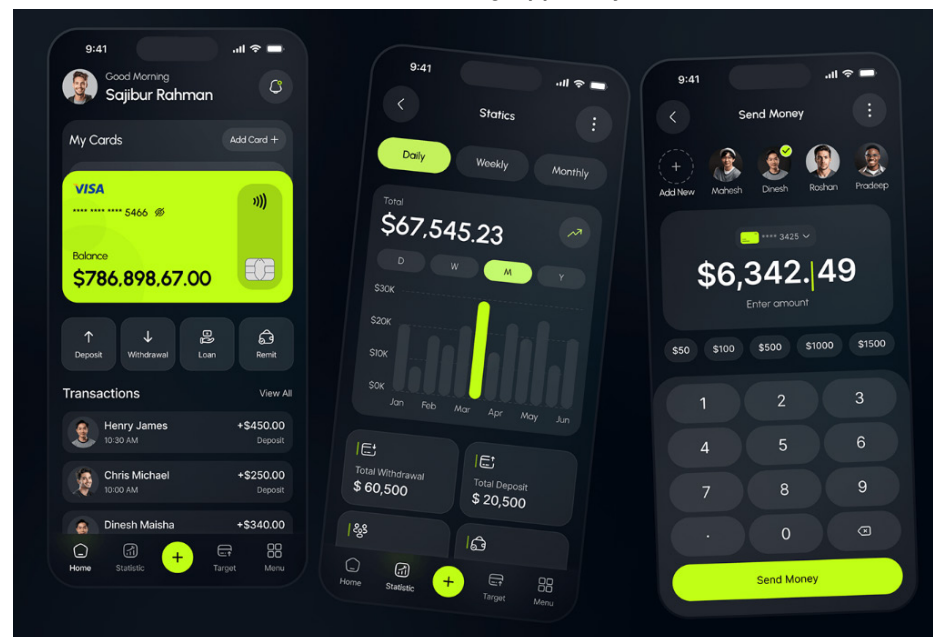
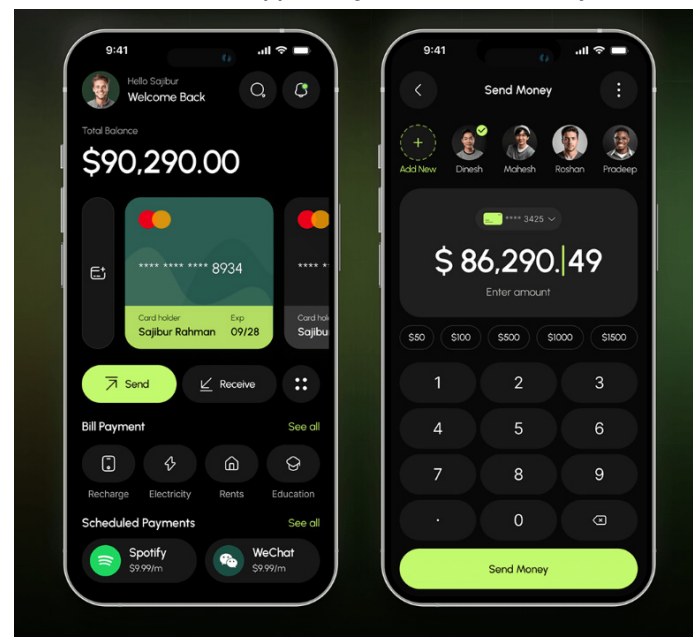


EXHIBIT D) Mobile App Design for Finance - Sajibur Rah-



RESEARCH

VIDEO GAME FEATURE
INSPIRATION

Here is where I looked at various video-games for inspiration on top of the initial ideations inspiration to determine the unique features for my app.

CONCEPT A) CRUSADER KINGS III

One of my favorite RPG's (role-play game) and a key inspiration behind a lot of the style choices I decided to go with for the fomation of my app.

In Crusader Kings III you play as a Count, Duke, King or Emperor and your main task is to develop and grow your domain. This can be achieved through different means: In the game you manage different economies by leveling up, choosing a lifestyle which your character progresses through which grants them greater power and autonomy and you can build or upgrade your domains to increase your economy.

As the general idea for the game linked quite similliary with what I wanted to achieve in my game, I borrowed and im-proved on a lot of the features found in this game, primarily the ability to build up your domain as well as the lifestyle tech-tree.

EXHIBIT A) CHARACTER MENU



EXHIBIT B) DOMAIN MENU



EXHIBIT C) LIFESTYLE TECH-TREE



RESEARCH

VIDEO GAME FEATURE

INSPIRATION

EXHIBIT A) STEAM MARKETPLACE (PURCHASE ITEM)

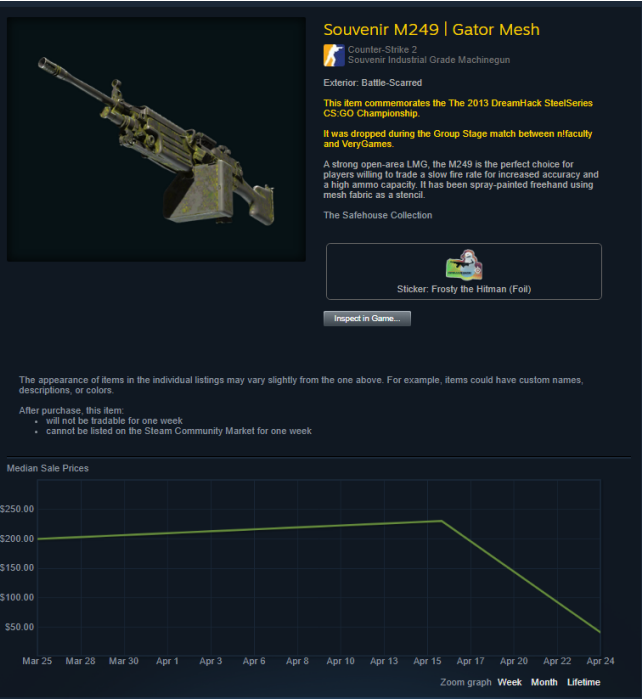


EXHIBIT B) STEAM MARKET PLACE OVERVIEW

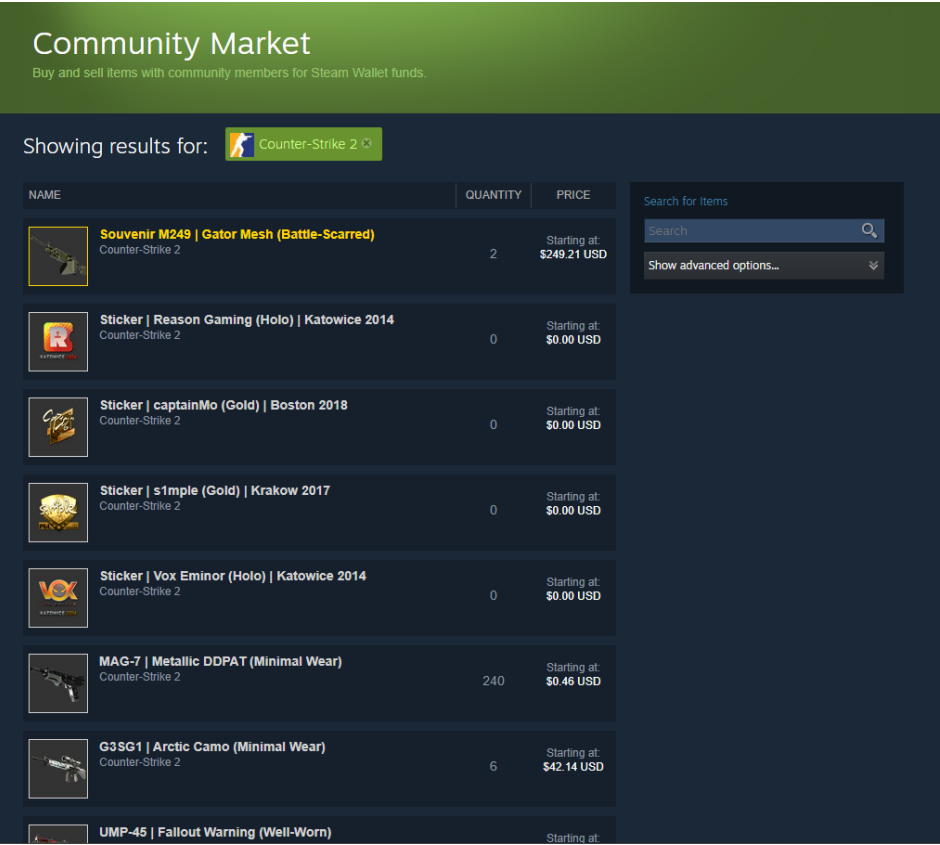


EXHIBIT C) ESCAPE FROM TARKOV FLEA MARKET (1)

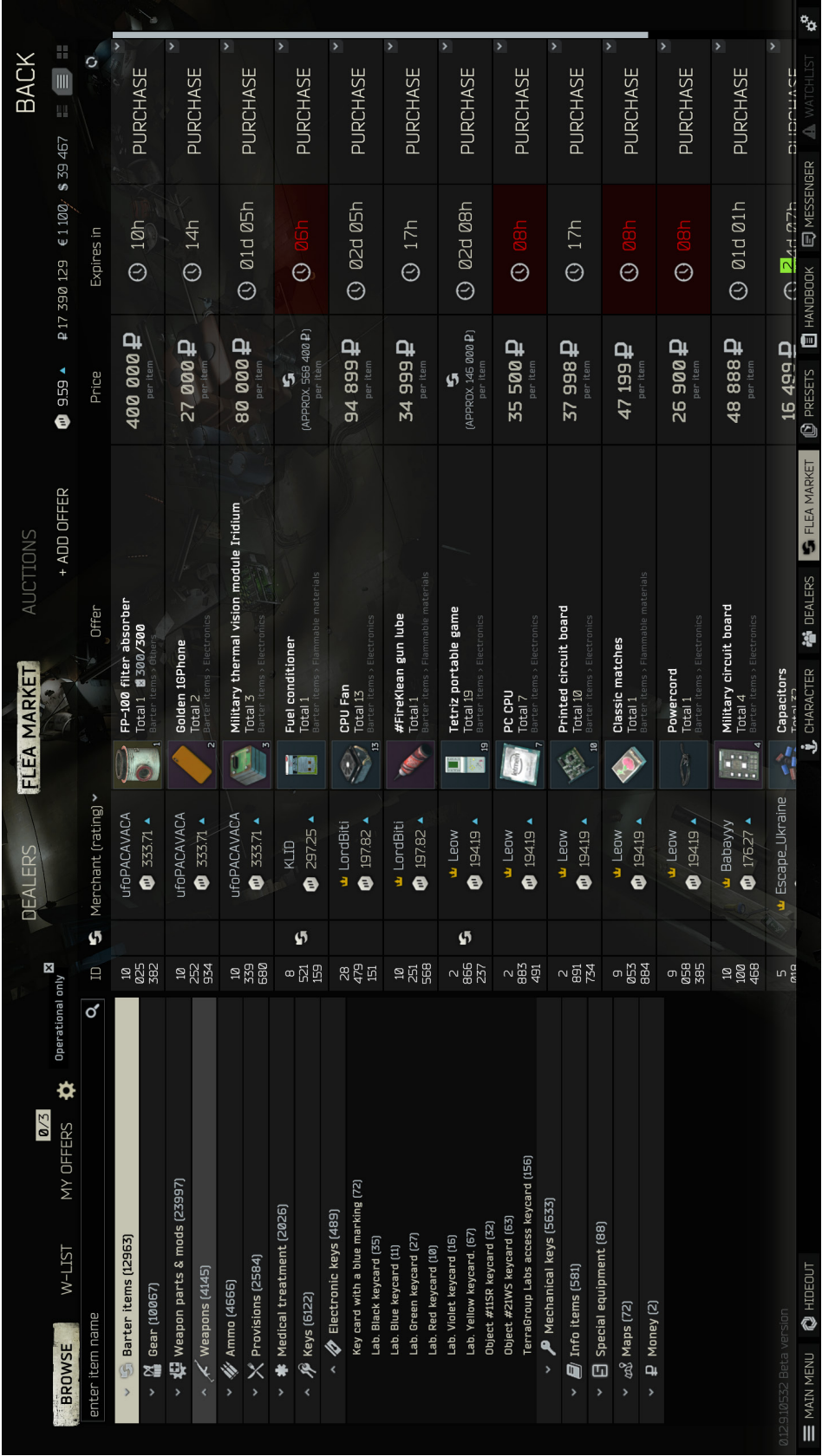
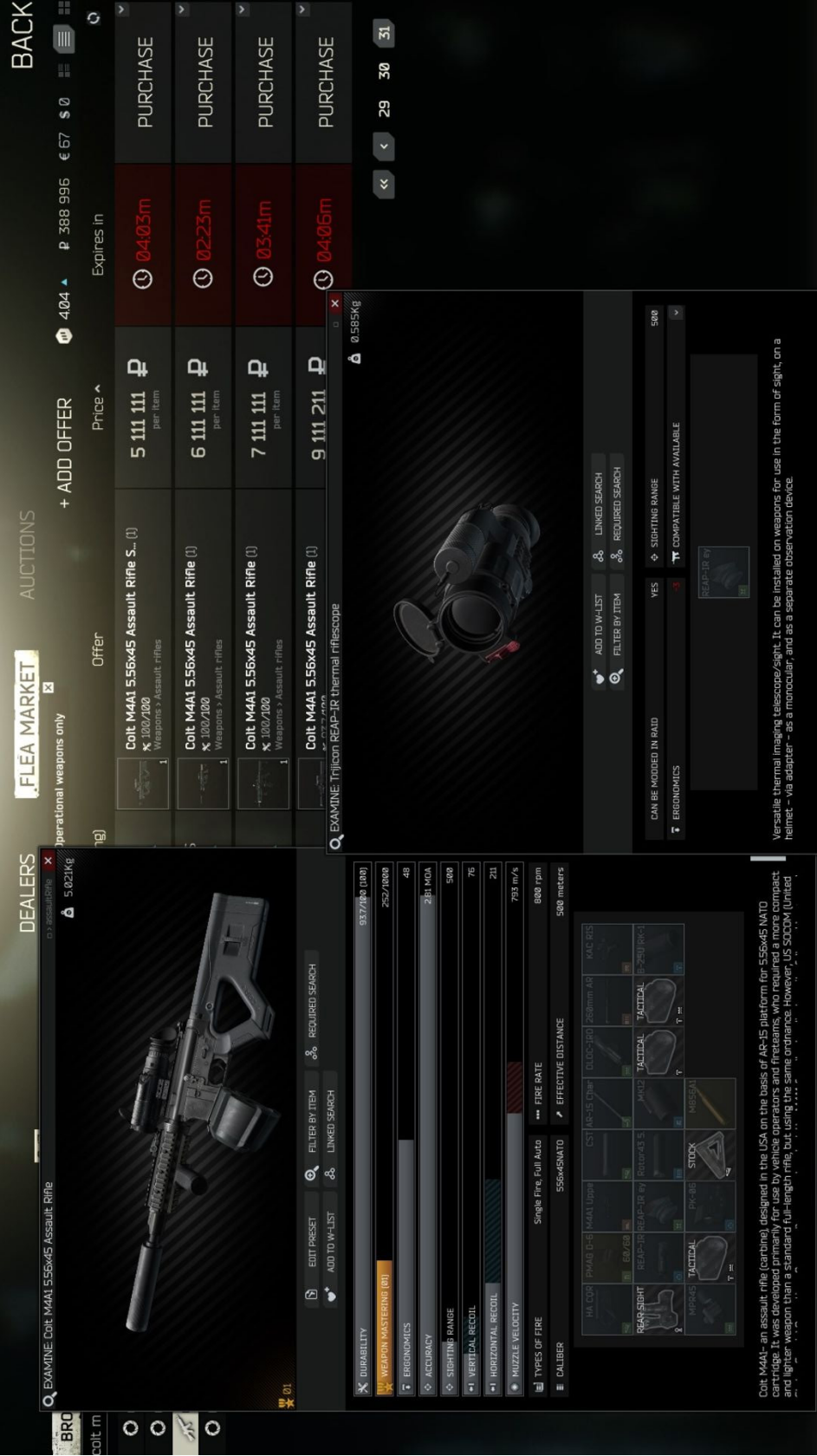


EXHIBIT D) ESCAPE FROM TARKOV FLEA MARKET 2)



RESEARCH

VIDEO GAME STYLE INSPIRATION

CONCEPT C) VIDEO GAME STYLE INSPIRATIONS

These are the video-games I received inspiration from for ideas of icons, illustrations and the general mood/aesthetic of the app.

EXHIBIT A) "DEAD CELLS" - WEAPONS ICONS (1)



EXHIBIT B) "DEAD CELLS" - WEAPONS ICONS (2)



EXHIBIT C) "AGE OF EMPIRES III" - UI



EXHIBIT D) "CLASH OF CLANS" - DOMAINS

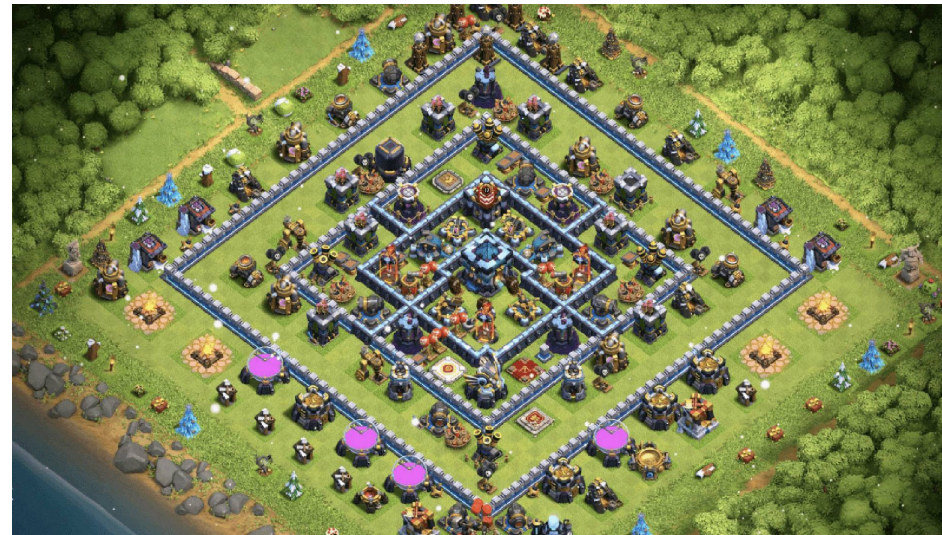


EXHIBIT E) "TERRARIA" - ITEMS ICONS



EXHIBIT F) "SEA OF THIEVES" - GUILDS



EXHIBIT G) "RAINBOW SIX: SIEGE" - RANKING ICONS



BRAND IDENTITY

TARGET AUDIENCE

Since the main aim of the app is to educate and help people newly introduced to the world of managing finances through digital banking, the core target audience for this banking app is primarily University Students, Gamers and people of the younger generation such as Gen Z and Millennials.

However, with new additions to the app such as the ability to purchase custom UI designs, the target audience could be broadened to people of older generations and different demographics.

Overall, the app's "Guild" feature which is talked about later on accommodates for players of varying ages and demographics.

DESIGN LANGUAGE

For the language in which the app would communicate with the user as well as the decisions behind the naming of certain features and items, I decided to go with a more medieval language to fit the RPG, video-game aesthetic that the app is hoping to encapsulate.

In addition to that, the overall language of the app communicates to the user in a casual and inviting tone as opposed to filled with economic jargon that the user could be unfamiliar with.

APP NAME IDEATION

I needed a catchy name for my banking app that would also be memorable.

Using ChatGPT I generated some names based on my idea for the banking app. In return I got:

Single-Word Names:

- ☐ Fortifi
- ☐ Stronghold
- ☐ Lockbox
- ☐ Treasur
- ☐ SecreVault
- ☐ IronBank
- ☐ Vaulted
- ☐ SafeGuard
- ☐ GoldCore
- ☐ Securely

Two-Word Names

- ☐ Vault Access
- ☐ Bank Haven
- ☐ Safe Stream
- ☐ Cash Lock
- ☐ Gold Nest
- ☐ Iron Key
- ☐ Fortune Safe
- ☐ Trust Vault
- ☐ Pocket Guard
- ☐ Secure Vault

Modern/Tech-Inspired Names

- ☐ Vaultify
- ☐ SafeSync
- ☐ LockChain
- ☐ VaultFlow
- ☐ FortiPay
- ☐ Securo
- ☐ VaultAI

FINAL APP NAME

After giving each generated name some consideration I finally landed on:

"Vaulted"

The name was short, catchy, easy to remember and open-ended. It also embodies the idea of sorting and storing finances in a responsible way.

VISUAL AESTHETIC

Using ChatGPT for a prompt that contained the accumulation of my ideation and conceptualisation for the app, I asked it to generate a matching aesthetic. Surprisingly, the generated image was legible and closely matched the ideas for the aesthetic that I had in mind. The image was used as a foundation for the visual tone of icons, widgets and features.

Here is the generated image:

EXHIBIT A) AI GENERATED IMAGE OF VISUAL AESTHETIC



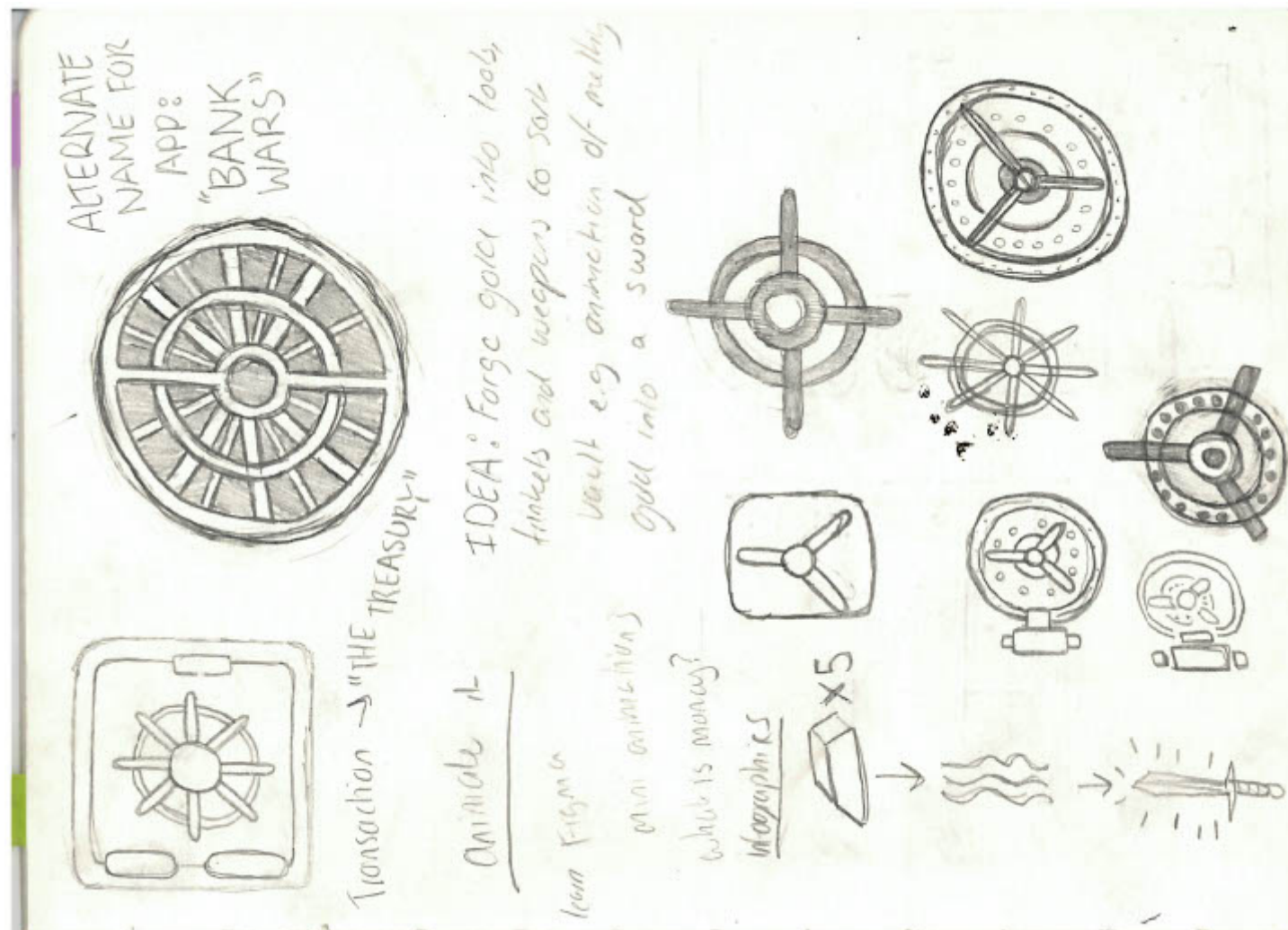
"VAULTED" - BRANDING

LOGO DESIGN - IDEA GENERATION

Based on the name of the app I chose being "Vaulted", I wanted to create an app icon that revolved around the idea of a bank vault handle being twisted open. When the user would click the icon on their phones home screen, this would then put them in the home page of the app.

The sketch book page shown below demonstrates my initial idea generation when it comes to the logo.

EXHIBIT A) SKETCHBOOK IDEATION FOR A LOGO

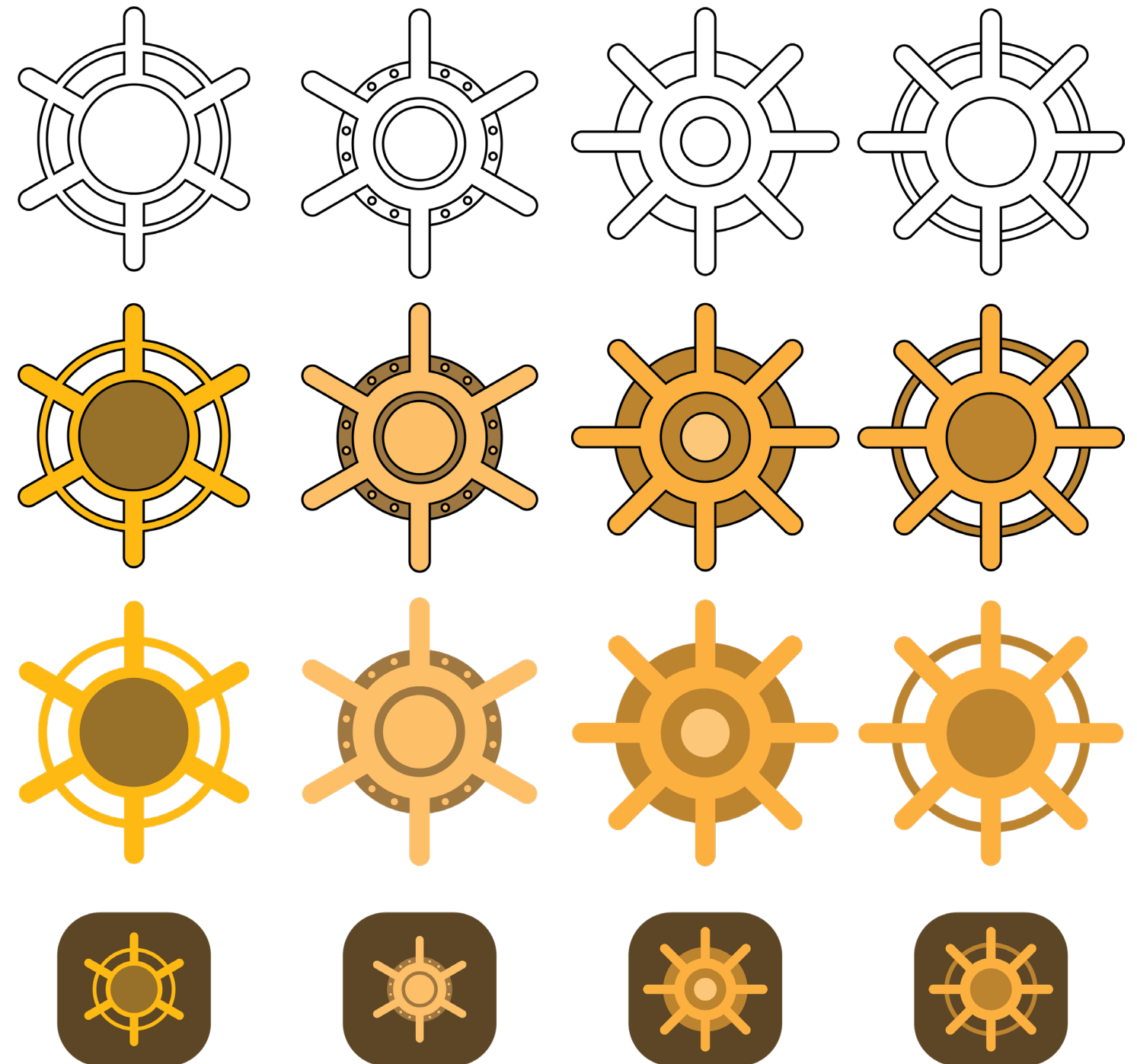


As you can see, I initially wanted the app icon to be complex and full of detail, but further reflecting on this I decided it was best to go for a simple logo with symmetrical dimensions that would also be easy for any ordinary person to recreate on pen and paper. The inspiration behind this choice was logos such as Adidas, Nike and other brands that had simplistic logos that were easy to recreate.

LOGO DESIGN - FINAL IDEATION AND DESIGN

All the logos were created via Adobe Illustrator using simple shapes like circles and cylinders within a 1024x1024 artboard since it was the standard for iPhone app icons. For the golden cylinders I used the radial feature which insured that the logo remained symmetrical and equally spaced. With the outline of the icon done, I used a golden color palette with the "live paint bucket" tool to bring it to life. Using "Expand" and "ungroup" I removed the outline leaving just the colored section as the final outcomes for each icon idea. With each finished logo, I pasted it into a square frame with corner bevelling.

Here are each of the final outcomes:



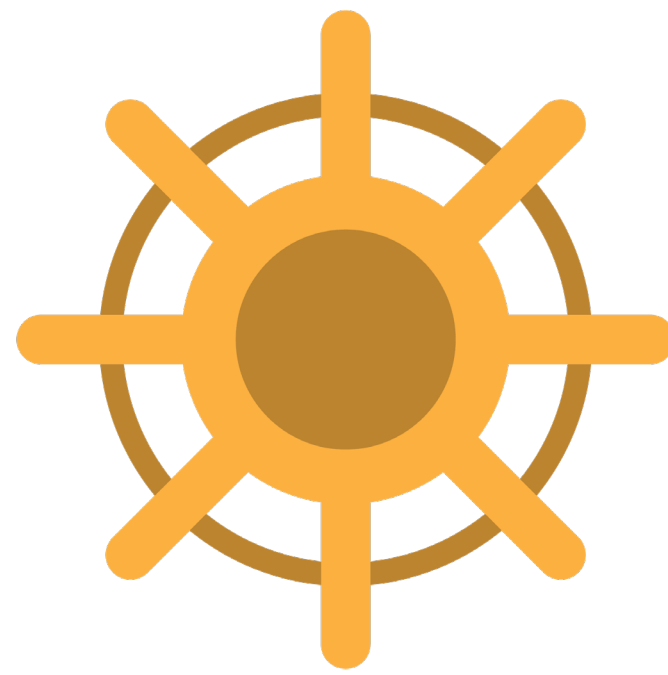
BRANDING

FINAL LOGO DESIGN

For the final logo I went with the iteration below as it was the most simplistic, memorable and easy to recreate. It also stuck out the most as an app icon when viewed on a standard Iphone home screen.

VAULTED 

VAULTED 



The choice for a subtle yet inviting golden vault logo on a brown background lends to the effect of a rich and timeless medieval aesthetic with a tasteful touch of modernity and video-game retroness through its simplicity. The logos satisfying contrast between foreground and background colours aims to not overwhelm the user by feeling less corporate (as is common with the use of stark black and white logos) and more personal.

Overall, the logo encapsulates a sense of respectfulness along with playfulness which begs the user to treat their money with temperance but also ushers users to revel in the fun that a unique, organized banking experience has to offer.

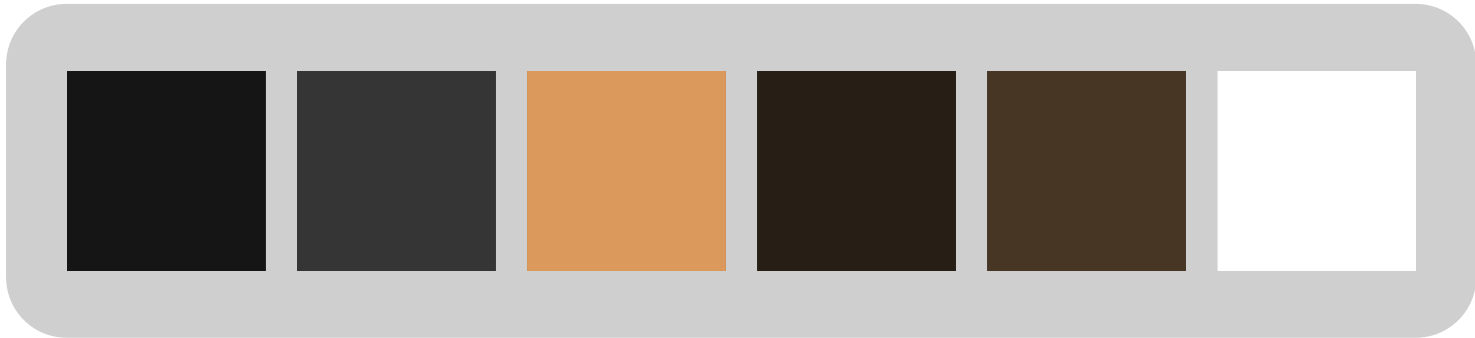


BRANDING

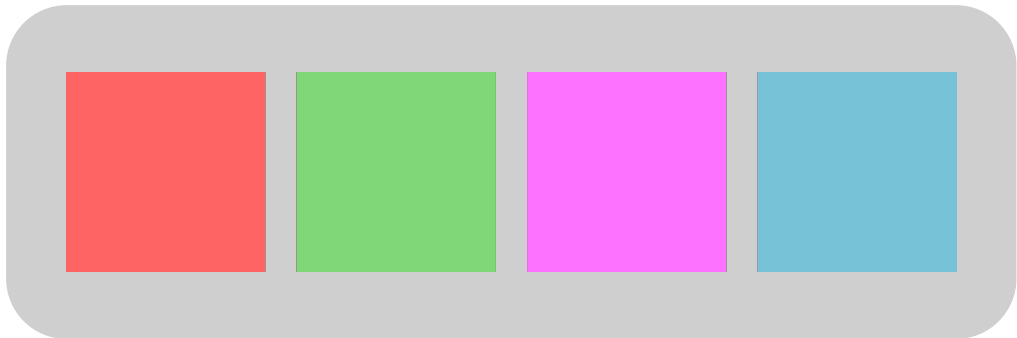
COLOR PALETTE

For the Primary Colors, composed of mostly dark colors with the exception of gold and white, would be incorporated into most of the default layout within the banking app such as backgrounds, widgets, icons and text. They further lend to the mood and tone as described within the choice behind the logo on the last page.

PRIMARY COLORS

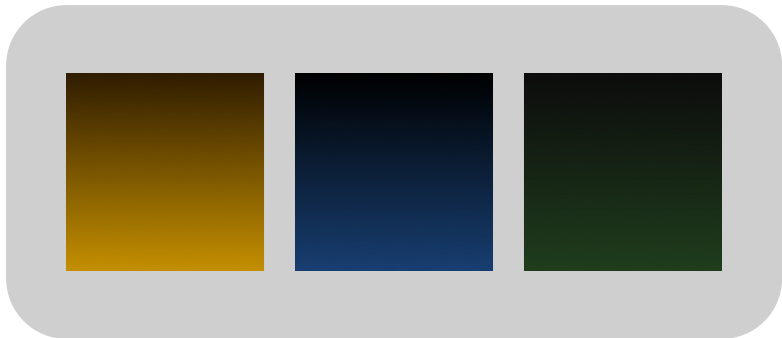


SECTION COLORS



The section colors are the colors I picked for each of the individual, unique sections of the app such as the “Vault”, “Rank”, “Elo”, and “Market” sections.

SECTION BACKGROUND COLORS



The background section colors are the themes I used for the background of each individual and unique page of the app such as the sections described above.

TYPOGRAPHY

For the choice of typography I decided on “Bahnschrift” as the main font due to it’s readability, aesthetic and large amount of variations. I believe the font matches the visual aesthetic and tone of the project as it gives a not-too-serious retro video-game feel while also maintaing a sense of professionalty and easy legibility. The font when used in all uppercase lends to a feeling of strength, engagement and invitation. All-caps typography within the project was used most commonly with titles, headings and subheadings along with the **bold** and **semi-bold** variation. For small text, I mostly used the semi-light variation as opposed to **regular** due to it’s easiness on the eyes and subtlety. Within this document the “Bahnschrift” font is used in semi-light. Another important choice behind the use of Bahnschrift is the fact that it is free for personal and commercial use which massively aids in turning this project into something monetisable later on.

Bahnschrift Lower-case Font		
Light	Aa	The quick brown fox jumps over the lazy dog
Semi-Light	Aa	The quick brown fox jumps over the lazy dog
Regular	Aa	The quick brown fox jumps over the lazy dog
Semi-Bold	Aa	The quick brown fox jumps over the lazy dog
Bold	Aa	The quick brown fox jumps over the lazy dog
BAHNSCHRIFT UPPER-CASE FONT		
LIGHT	AA	THE QUICK BROWN FOX JUMPS OVER THE LAZY DOG
SEMI-LIGHT	AA	THE QUICK BROWN FOX JUMPS OVER THE LAZY DOG
REGULAR	AA	THE QUICK BROWN FOX JUMPS OVER THE LAZY DOG
SEMI-BOLD	AA	THE QUICK BROWN FOX JUMPS OVER THE LAZY DOG
BOLD	AA	THE QUICK BROWN FOX JUMPS OVER THE LAZY DOG

EXPERIMENTATION, DEVELOPMENT & REALISATION

SKETCH BOOK IDEA GENERATION

The following section will be a review of my sketchbook I used for the majority of the idea generation following the more in-depth features of the banking app. The next section will showcase each page in the chronological order of which it was created. Some ideas will be introduced early and then reintroduced in further pages after critical reflections were made.



SKETCHBOOK IDEA GENERATION

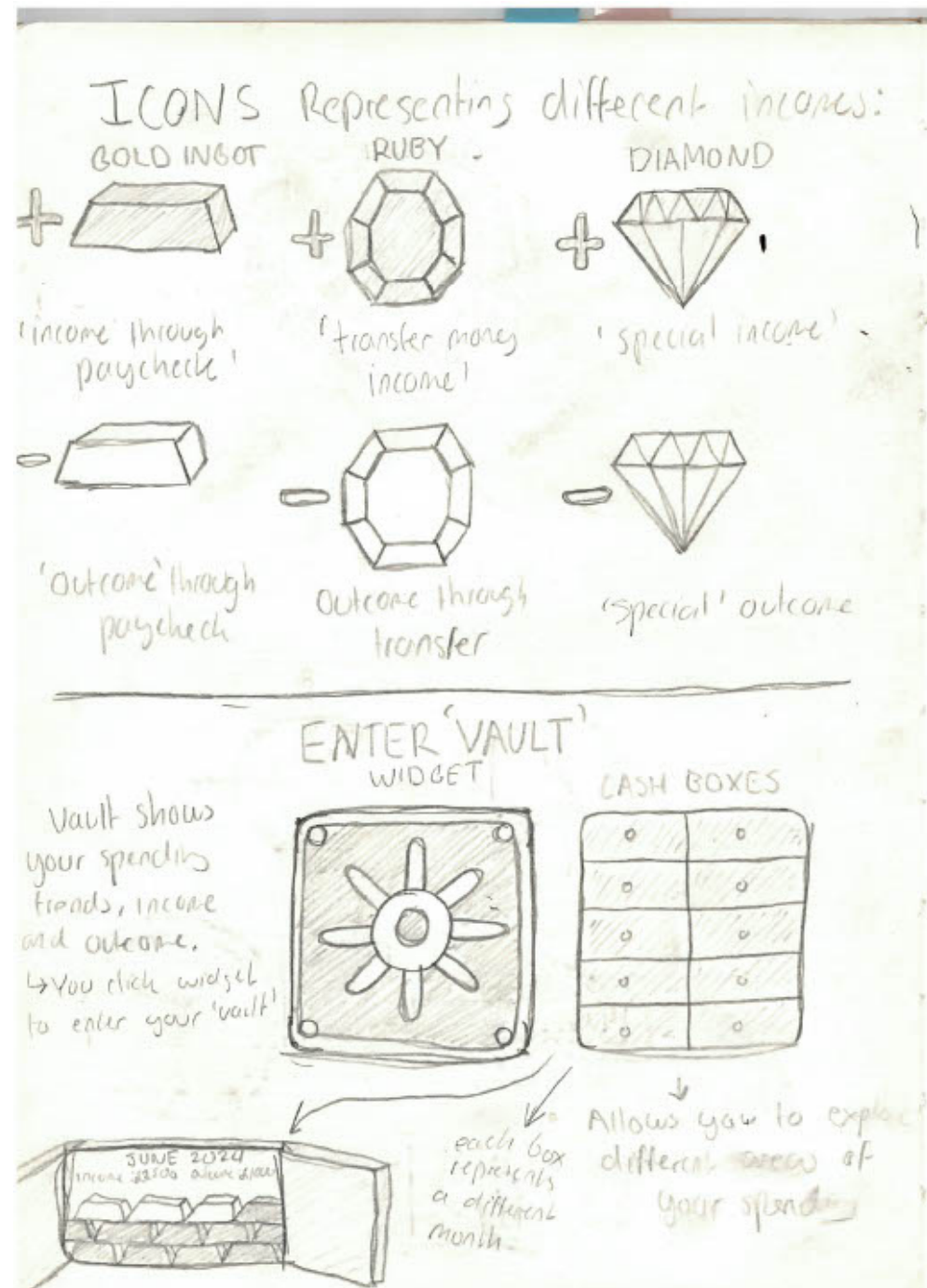
PAGES 1-2

PAGE 1

In the beginning of my sketchbook ideation phase I wanted to first work-out a core in-game feature that would transform the users real world currency into a more visually pleasing and organized metric. These transferrable currencies came in the form of medieval gems and valuables such as Gold Ingots, Rubies and Diamonds, once again lending to a more gamified and fun aesthetic. Each different currency would represent a different mode of spending within your main bank account.

The "Vault" feature detailed below discusses a feature to the likes of an Insights page where the user would be able to more accurately visualize their spending habits on a daily, weekly or monthly basis

PAGE 1) VALUABLES IDEA FORMATION



PAGE 2) LOGOS AND FORGE FEATURE

PAGE 2

Page 2 shows the initial formation of the logo as well as some ideas for animations associated with a "Forge" feature.

The Forge feature came from the idea of an in-game marketplace where users could create monetisable items of varying rarity. These items would be craftable using the forge feature once the user has achieved a satisfactory level to unlock certain blueprints. The idea was to create a system in which users could spend money on materials to craft certain items by which they can either store it in their account as assets or resell them on the Marketplace.

An animation 5 Gold Ingots melting in the forge to create a new item is shown.



SKETCHBOOK IDEA GENERATION

PAGES 2-4

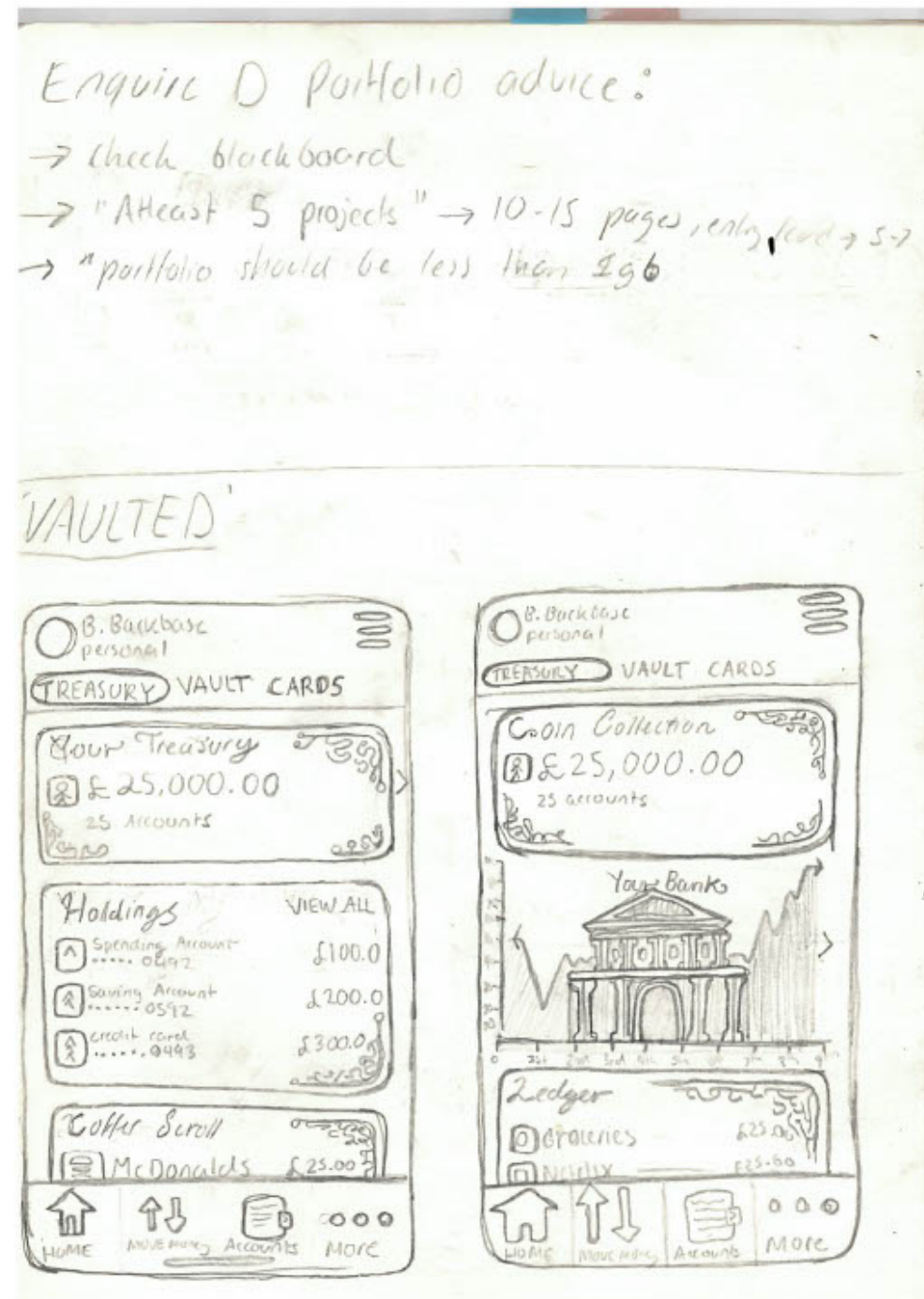
PAGE 3

(Ignore Enquire D section)

Linking back to the research I had done, I used the layout of "Backbase" as a foundation for the app's layout. From here I began to design the various widgets and features that would appear on the home-screen. Instead of "Dashboard", I chose the name "Treasury" as the overview page as it was more appealing. From there I designed what the "Your Treasury" (balance), "Holdings" (Accounts) and "Coffer Scroll" (transactions) would look like within the app such as with an ornate border design.

For the second variation I introduced an illustration of a "Your Bank" feature which initially served as a simple insights widget in the form of a growing or decaying bank building. This idea was further expanded upon in later pages.

PAGE 3) INITIAL WIRE-FRAMING FOR HOME PAGE

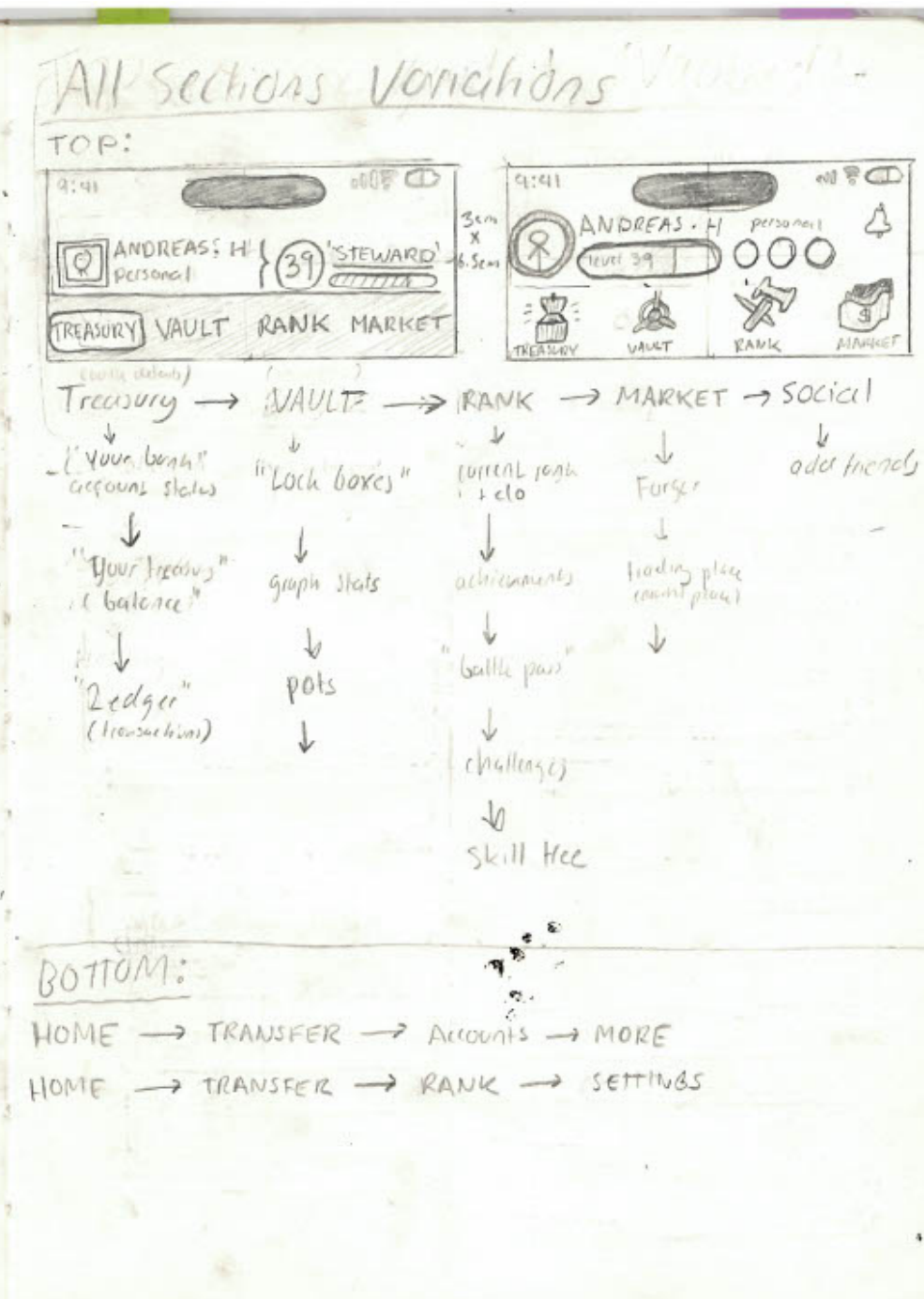


PAGE 4) HEADER SECTION AND SEQUENCING

PAGE 4

At the top of page 4 is where I first began to form what the header would look like on the banking app. Unlike most banking apps, I decided to further gamify the header section by introducing the account holder along with an avatar portrait to make it more personal. In addition, there is also a small overview of your character level and achievements. The second variation gives the header tab different icons.

Below that is where I began to explore the sequencing of the app such as the main sections as well as the sub-sections within each.



SKETCHBOOK IDEA GENERATION

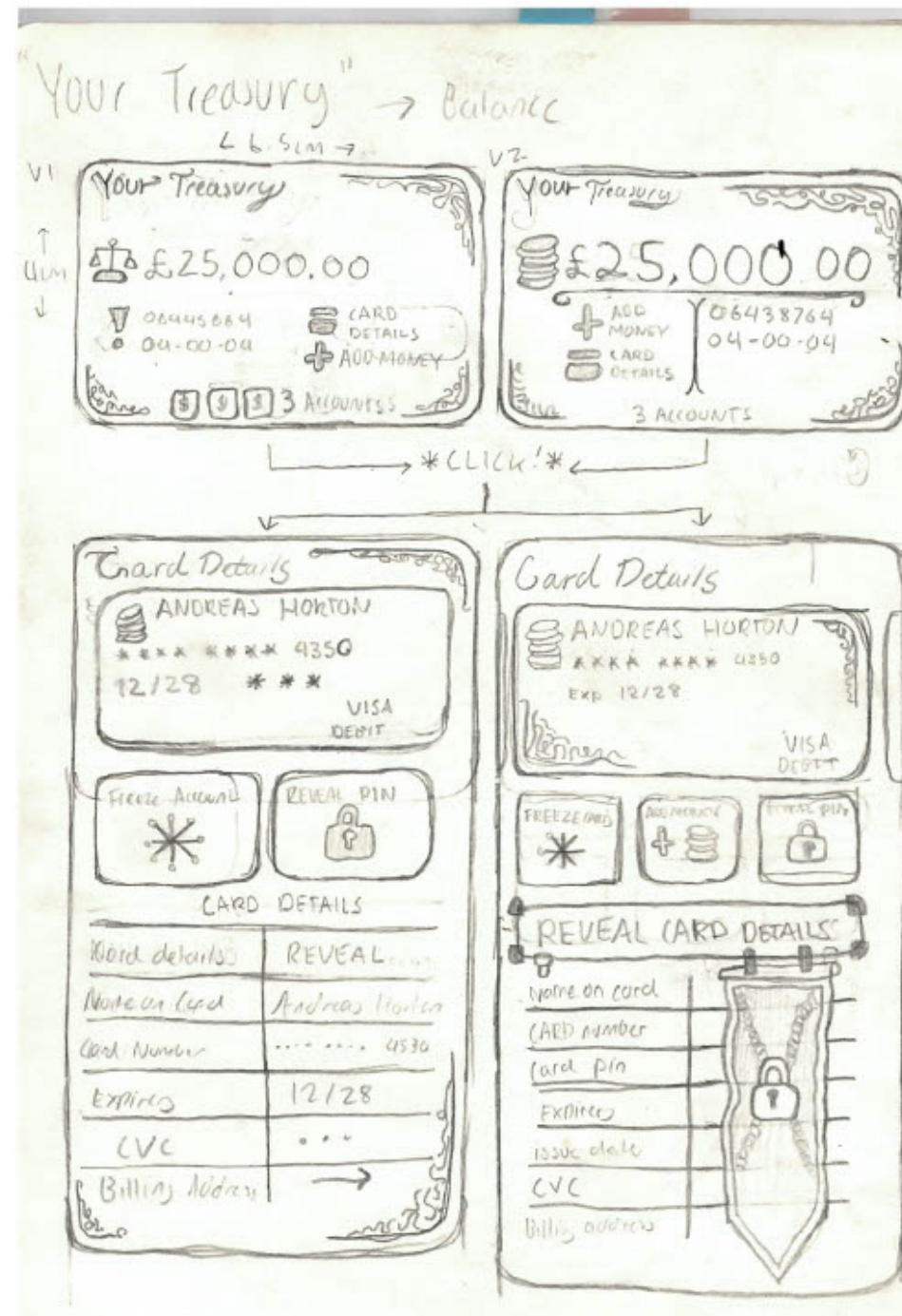
PAGES 5-6

PAGE 5

This page illustrates the sequencing of what happens when you press on the "Your Treasury" icon on the app such as the one shown in the wire-frame of page 6. Here I changed up the "Your Treasury" icon a tad to provide more information such as the number of accounts, sort-code, account number and certain actionable buttons like "Add money" or "Card details".

When the card icon is pressed, the app would transfer you to your card details page where the user could undertake certain actions or access important information. The first variation shows when the user has successfully verified their identity and has been allowed access to sensitive bank information. The second variation shows when their information is locked due to being unverified through a passcode or face I.D.

PAGE 5) CARD DETAILS PAGE SEQUENCING



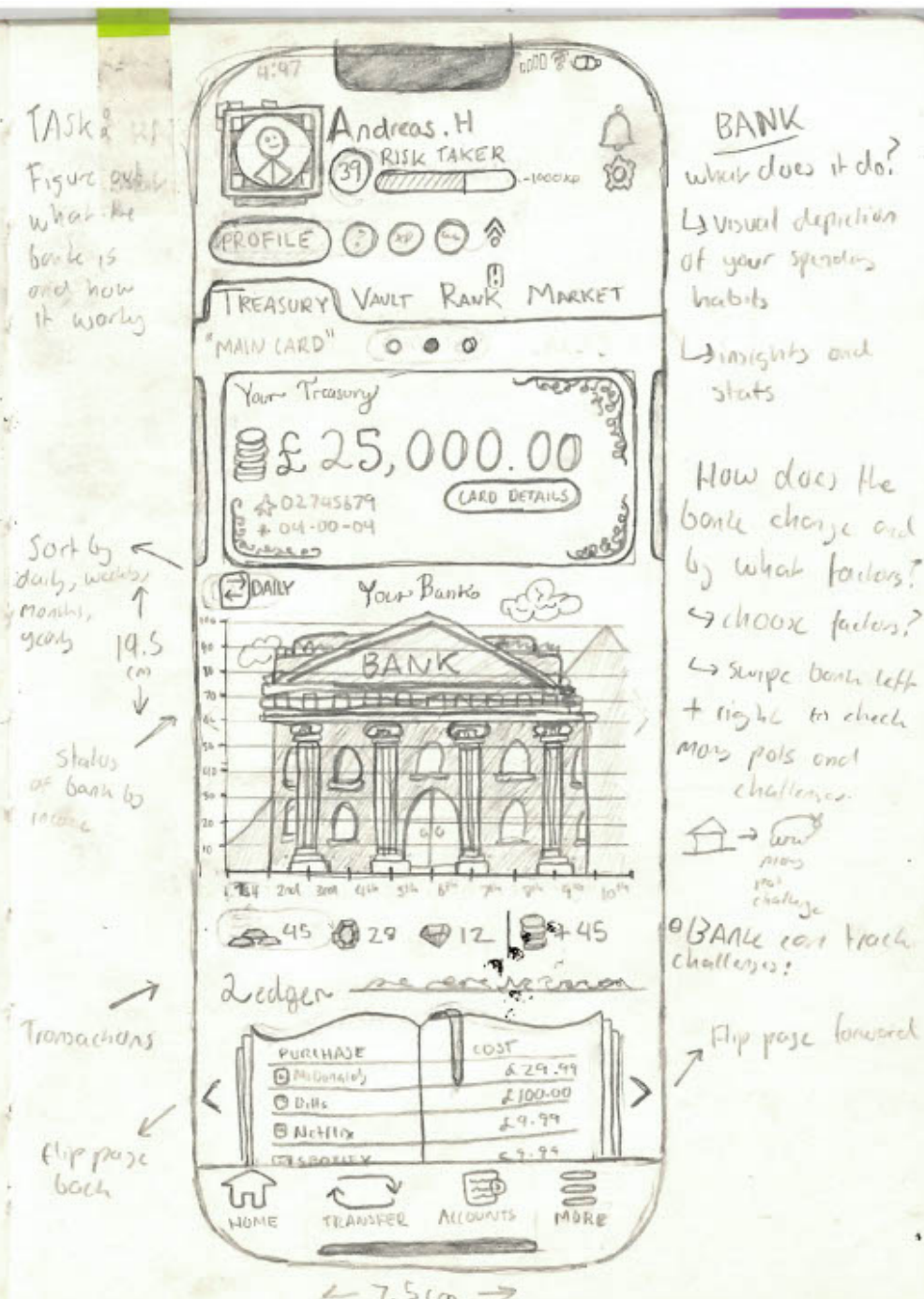
PAGE 6) "TREASURY" DASHBOARD OVERVIEW

PAGE 6

For more accuracy and space to work with I used the dimensions of an iPhone 14 to create a better wire-framing

Here I further improved the header section with more space, additional icons and markers of progression. I also fixed the layout of the features below to be more accurate in sizing as well as changing certain features to provide more functionality and purpose. I also introduced a footer.

Further ideating on the functionality of each feature, I created reference notes for the reasons behind each feature and how it could be further expanded upon. Here I also generated further ideas for the "Your Bank" feature which will be discussed in later pages.



SKETCHBOOK IDEA GENERATION

PAGES 7-8

PAGE 7

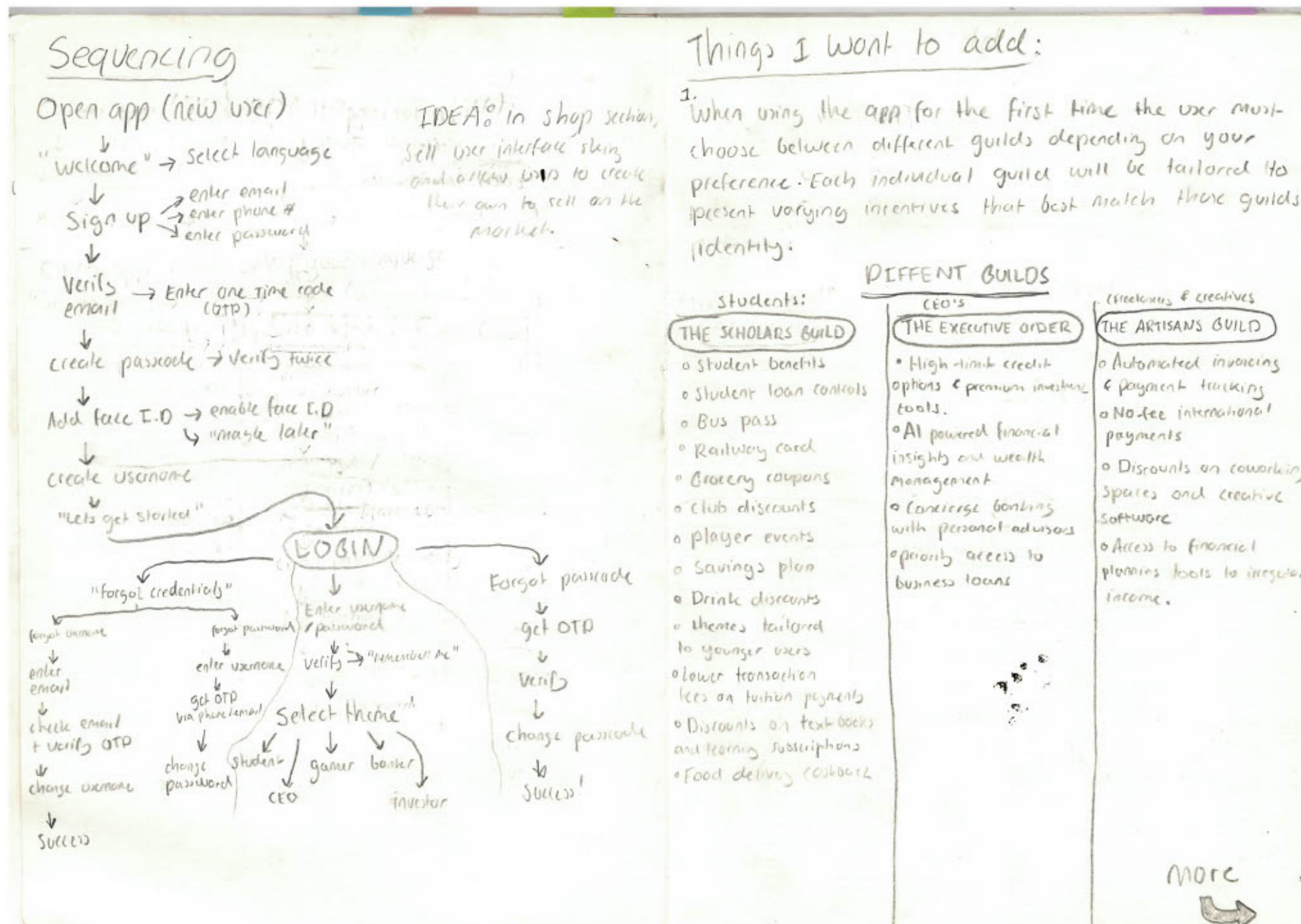
This page showcases my ideation behind the login and register sequencing.

Within the sequencing, I borrowed inspiration from the "Backbase" sequencing as referred in the research section of this document.

Here I created a mindmap of the various steps the user would have to take when opening the app for the first time.

I introduced additional sequencing in the login page such as the option to choose between different themes depending on the user's demographic.

PAGE 7) LOGIN AND REGISTER SEQUENCING



PAGE 6) GUILD FEATURE IDEATION

PAGE 8

On page 8 I began to ideate on additional options when it came to onboarding within the app.

When a user first creates an account with Vaulted, they are given several options to choose from when it comes to a "Guild" they want to be apart of.

The "Guild" feature is essentially a selection of various demographically targeted teams that you are a part of. Based on the users identity as well as the type of goals they have for themselves, they can choose a Guild that provides them with the best benefits for their banking experience.

For example, if you are a student you might want to choose the "Scholars Guild" as it provides the most benefits for a student. However, just because you suite a certain demographic doesn't mean you are forced to go with that Guild. Users can choose a Guild thats best for them.

SKETCHBOOK IDEA GENERATION

PAGES 9-10

PAGE 9 AND 10

Here I brainstormed some more Guild options that the user can choose from.

Each Guild name was chosen based on the style and aesthetic of Vaulted but above each Guild it provides a more modernistic description of what the Guild has to offer as to reduce confusion with new users.

To make Vaulted more monetisable for commercial use, I had planned to make certain Guilds exclusive to users that had purchased a premium version of the app. This would not make the game more unfair as the free Guilds were balanced enough as to not give premium users a massive advantage. Instead, users with more niche banking needs would be incentivised to choose a plan that would help them the most.

PAGE 9 & 10) GUILDS OVERVIEW AND SELECTIONS

GUILDS (more)					
Travelers & digital nomads)	(small business owners & entrepreneurs)	(Military & first responders)	(entertainment & media professionals)	(Environment and sustainability advocates)	(Construction & Trade workers)
THE VOYERS GUILD	THE MERCHANTS GUILD	THE SENTINEL ORDER	THE PERFORMERS LEAGUE	THE GREEN ORDER	THE BUILDERS UNION
No foreign transaction fees on purchases abroad Multi currency wallet with dynamic exchange rates Travel insurance and airport lounge access Discounts on flights, hotels, and rental services.	o Cashback on business-related purchases (software, hardware, etc.). o Low interest loans for business growth. o Built-in book-keeping and expense tracking. o Integration with e-commerce platforms.	o Special mortgage & loan programs o Early pay-check access for government salaries. o Lower insurance premiums o Emergency funds and support services.	o Payment scheduling for contract based work o Discounts on equipment, studio rentals, and streaming services o Financial guidance for managing fluctuating income. o Access to specialized legal and financial advisors.	o Carbon footprint tracking on purchases o Rewards for eco-friendly spending (bike-sharing, electric vehicles, etc.). o Investment options focused on sustainable industries o Community funding for green projects.	o High interest savings for long-term security. o Discounts on tools, work gear, and certifications. o Insurance benefits for high-risk professions. o Flexible paycheck advance options.
(Healthcare workers)	(Tech professionals & engineers)	(Parents & care-givers)	(gamers & streamers)	(maritime & logistics workers)	
THE HEALERS BUILD	THE INNOVATORS SYNDICATE	THE GUARDIANS PACT	THE GAMERS GUILD	THE SEAFARERS BROTHERHOOD	
o Discounts on medical supplies & insurance. o Interest-free emergency loans. o Tax optimisation tools for medical professionals o Financial rewards for volunteer medical work.	o Crypto-friendly banking and block-chain integration. o AI driven portfolio management o Discounts on software and online learning o Early access to Fintech innovations	o Savings plan for childrens education o Family budgeting tools and parental controls. o Cashback on child-care, groceries, and family essentials. o Automatic round-up savings for future expenses.	o Cashback on gaming related purchases. o crypto & NFT-friendly banking features o Subscription discounts (xbox, playstation, twitch, etc). o Financial tools for content creators and streamers.	o Multi-currency support for international payments. o Offshore banking options. o Insurance for high-risk travel. o Easy remittance features for over-seas workers.	o Can switch guild once every within 7-days. o After 7 days, user must pay £5.00 to switch. o To join a guild it costs the user a £5.00 initiation fee. o Only bank guilds are free e.g student

PAGE 9 AND 10

At the bottom right section I had created some notes for more options revolving around Guilds. Options such as the ability for frequency users to change their Guild after a set amount of time has passed due to their needs or demographic changing.

Guilds would also function as a sort of joinable faction for a large amount of players. Here, Guilds could compete against each other on a massive scale for prestige and awards. Guilds are discussed more in-depth later on as well.

Overall, the Guild feature provides the user with more actionable plans and benefits for their banking as well as a more competitive, gamified experience.

SKETCHBOOK IDEA GENERATION

PAGES 11-12

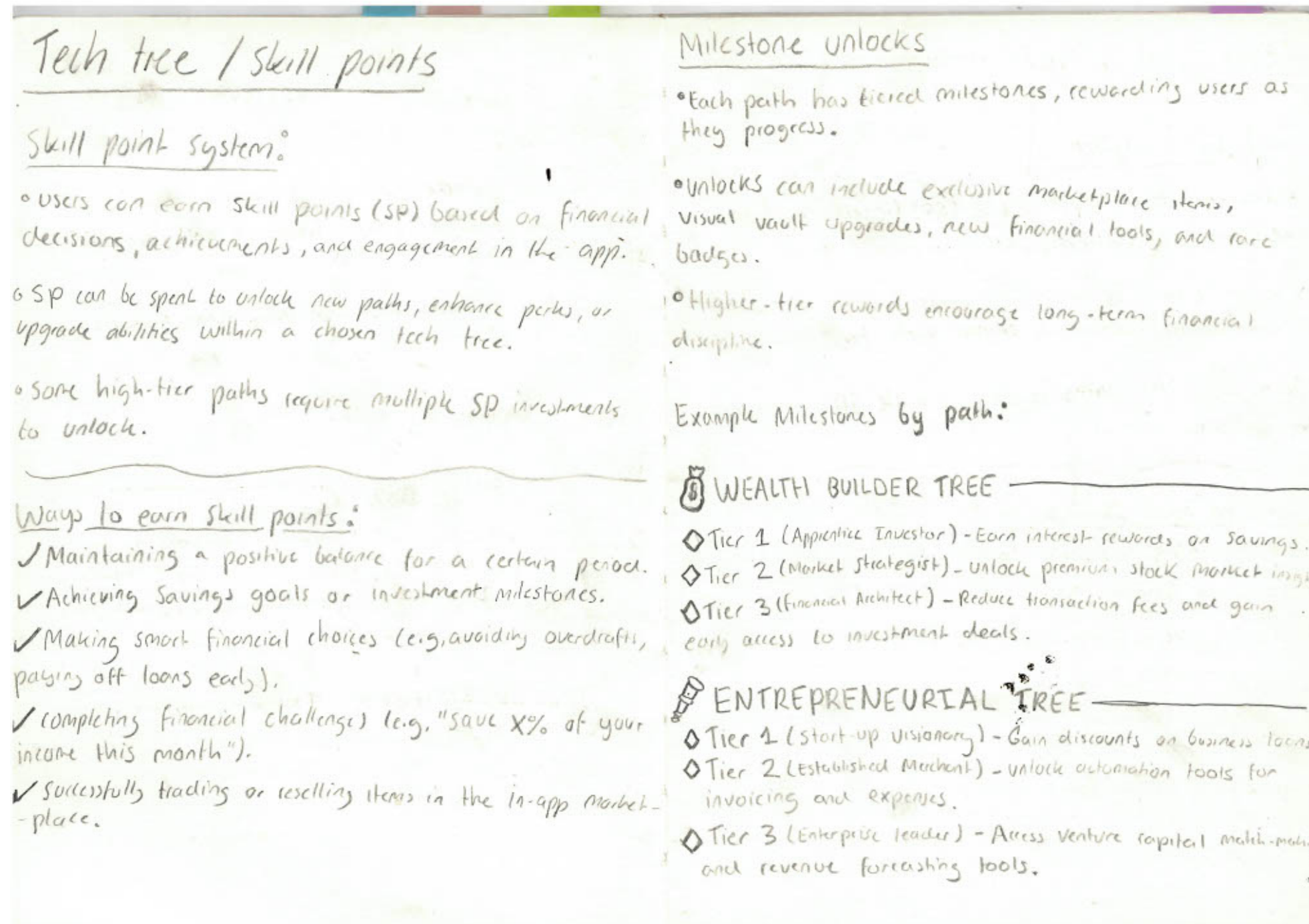
PAGE 11

Here I introduced a Tech-tree system that could be progressed through acquiring skill points in the app.

In the Tech-tree sub-page, users can spend skill points on different tech-trees as a marker of progression as well as rewarding the player with more unlockable items and rewards. Progressing through single tech-trees becomes more difficult as they unlock greater rewards. They are sorted through Tier 1, Tier 2 and Tier 3 with the last being the most difficult to progress through.

On page 11, I discuss how the tech-tree system functions as well as how skill points are acquired.

PAGE 11) TECH TREE AND SKILL POINTS



PAGE 12) MILESTONE UNLOCKS AND TECH-TREE CLASSES

PAGE 12

At the top of page 12 I discuss how users would be rewarded by using the Tech-tree.

Some rewards such as :

- acquiring achievement badges for your profile.
- unlocking more advanced sub-features for your main features such as Vault upgrades, Bank upgrades and Item blueprints.
- Better financial tools like advanced insights

Towards the bottom I showcase the various classes of Tech-trees the user could subscribe to as well as what is unlocked by progressing through each tier.

The tech-tree system is completely free to use and also aids the user in achieving benefits and greater financial discipline.

SKETCHBOOK IDEA GENERATION

PAGES 13-14

PAGE 13

This page shows more available tech tree classes in addition to the first two.

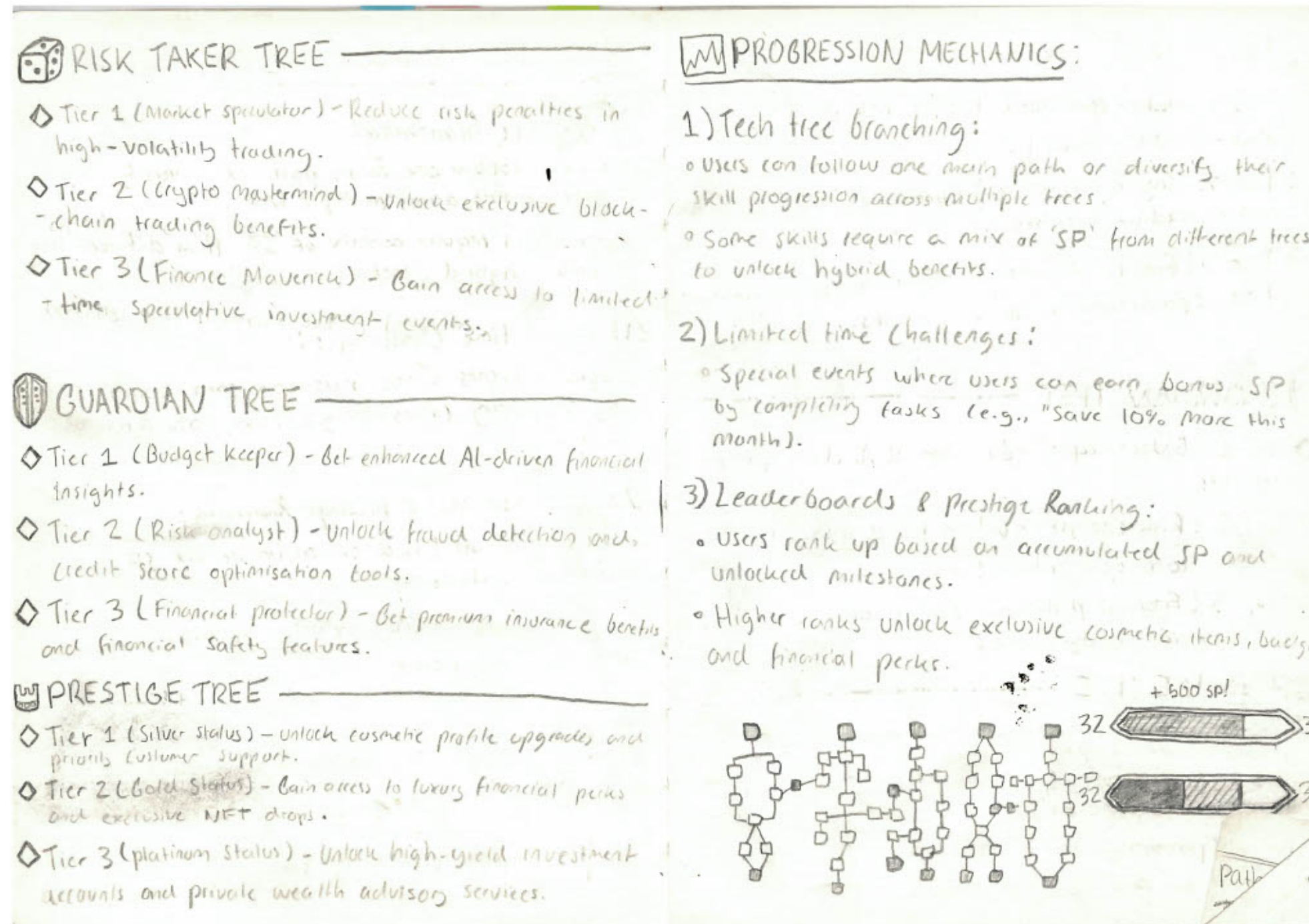
In total there are 5 Tech-tree classes:

- WEALTH BUILDER TREE
- ENTREPRENEURIAL TREE
- RISK TAKER TREE
- GUARDIAN TREE
- PRESTIGE TREE

The benefits of each tier within the relevant tech-tree is detailed below each.

Like the Guilds feature, the tech-tree is oriented around more niche and specific user goals as they go about their everyday lives. For example, some rewards within the "Prestige Tree" might be beneficial for some current situations but then the "Risk Taker Tree" might be more beneficial for other situations.

PAGE 13) FURTHER TECH-TREE CLASSES



PAGE 14) TECH-TREE PROGRESSION MECHANICS

PAGE 14

Page 14 goes more in-depth into the progression mechanics behind the tech-tree as well as how progression is determined and the flexibility that is afforded when users wish to change tech-tree classes.

Special events that users can partake in alone or with a group is also mentioned. These special events help users obtain more skill points through the completion of specific quests (challenges).

The Tech-Tree is malleable and adaptable to users preference and another indicator of user progression

SKETCHBOOK IDEA GENERATION

PAGES 15-16

PAGE 15 AND 16

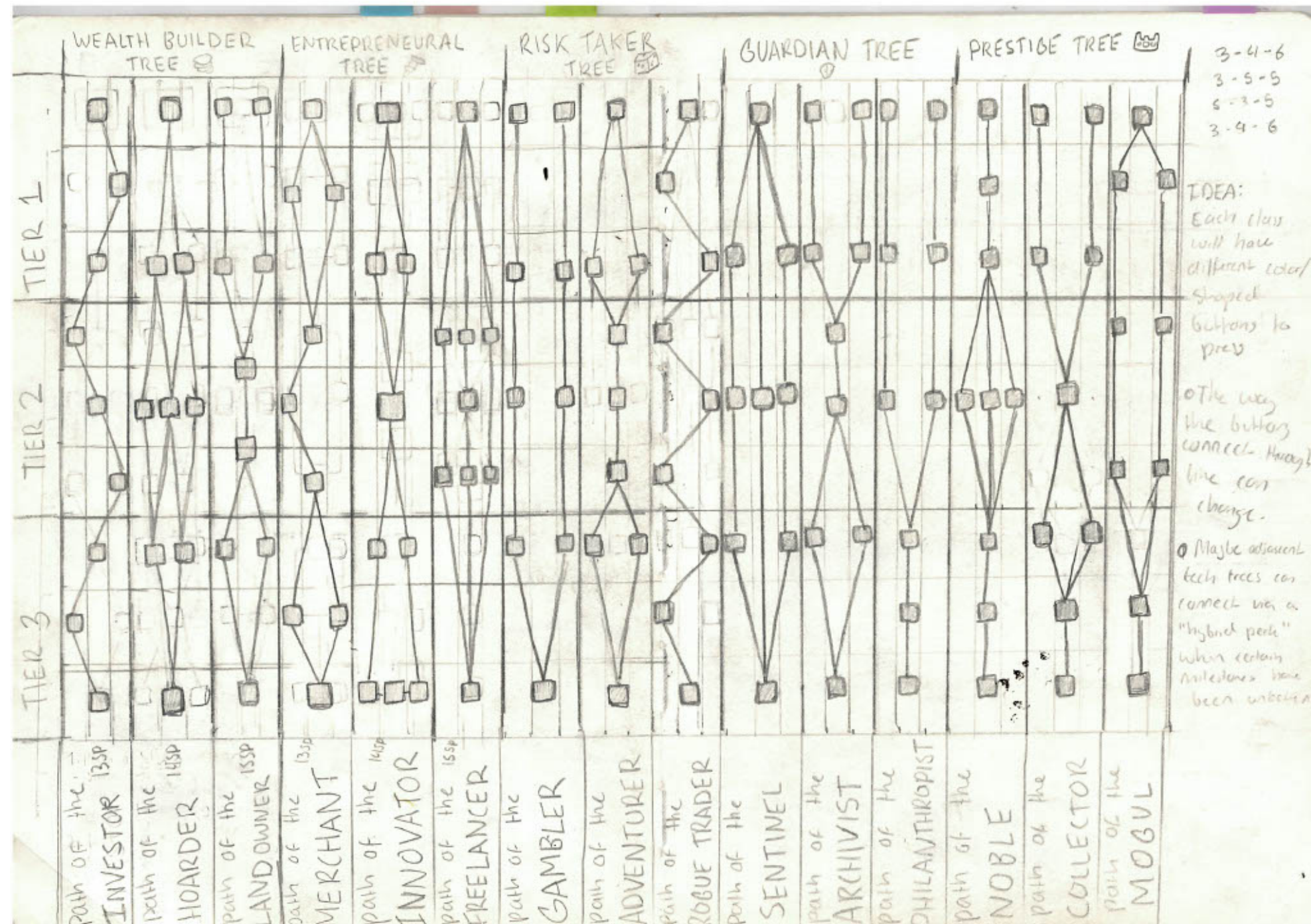
Here is a full page spread that I created to better organize and illustrate how progression works with the tech-tree. This layout was later used as a reference during the realisation of the banking app in later sections.

HOW IT WORKS:

The tech-tree is split up into 5 separate classes as shown at the top of the page. These are also indicated by the various vertical columns that divide them.

Each class within the tech tree has three separate routes to go down. Every route within a class is attributed to a different sub-class as noted at the bottom of the page. For example, with the "Wealth Builder Tree", the three subclasses are "The path of the Investor", "The path of the Hoarder" and "The path of the Landowner".

PAGE 15 AND 16) THE TECH-TREE PROGRESSION RUBRIC



Each sub-class has its own path to progress through. Each path within every sub-class is composed of 9 Milestones. Each main Class is comprised of a total of 27 Milestones to be unlocked. Each Milestone is a reward/benefit that can be earned.

These paths are strictly progressed from top to bottom and become more costly in skill points as they cross a new Tier threshold. However, some paths diverge like "The path of the Freelancer" which gives the player the option to choose which route to best go down for a certain Milestone.

Tier 1 milestones cost one SP (skill point), Tier 2 is two SP's and Tier 3 is three SP's.

In total:
5 Classes = 135 Milestones to be unlocked
135 Milestones = 270 Skill Points to be acquired.

SKETCHBOOK IDEA GENERATION

PAGES 17-18

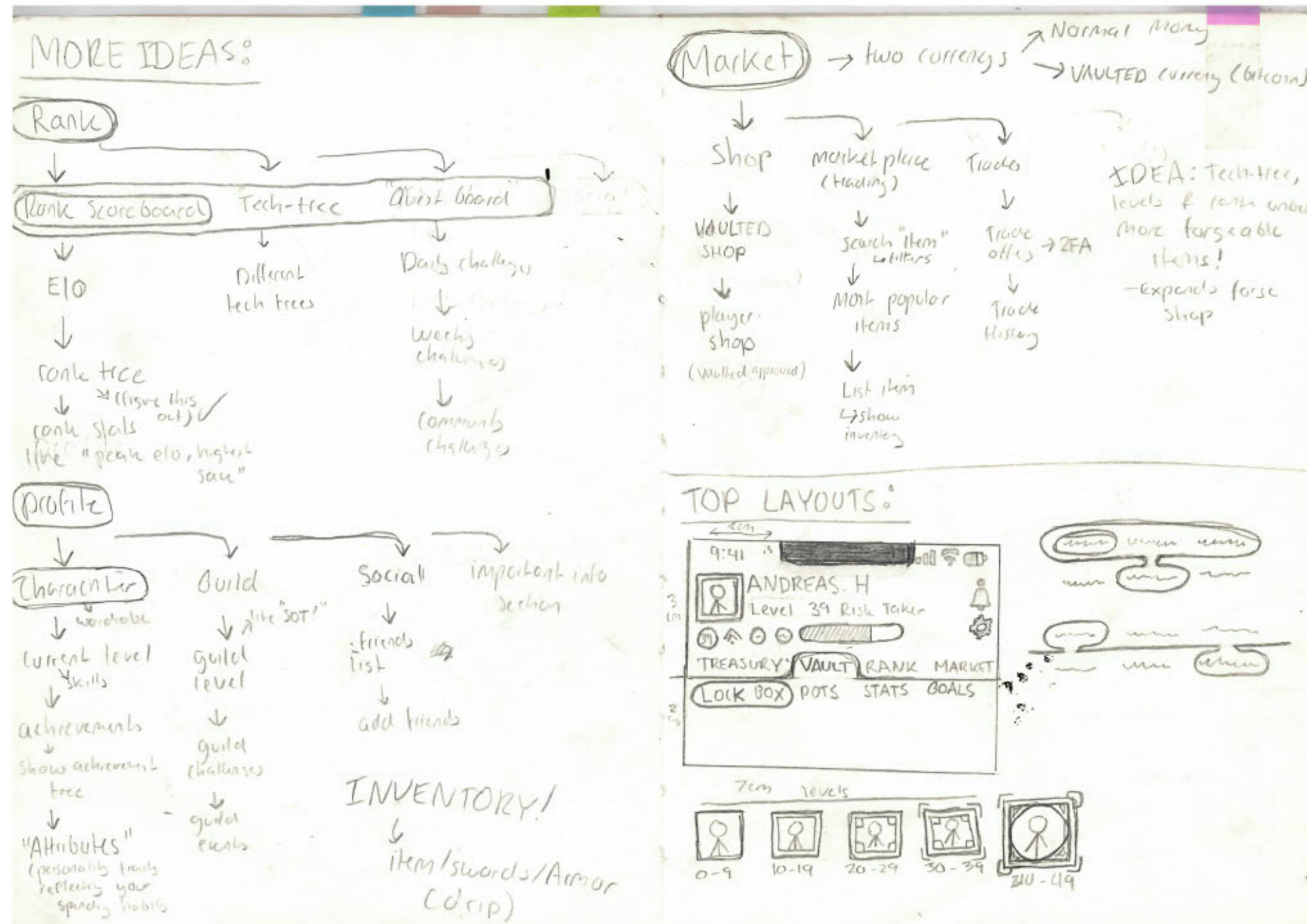
PAGE 17

Further ideation into different pages and subpages within each.

Here I detail more about the header setup such as the "Rank" page, "Profile" page and "Market" page.

Here I am brainstorming more ideas for features that could be in each main page as well as improved categorisation and structure within the app.

PAGE 17) FURTHER SEQUENCING AND SECTION IDEATION



PAGE 18) IMPROVED SECTION HEADER

PAGE 18

At the bottom I include an illustration of a new page header using the brainstorming with the new section structures as a reference.

To the right of the top layout banner I experimented with different tab styles that could be used.

I also included different variations for avatar banners that would change as the user levels up at the very bottom of the page.

SKETCHBOOK IDEA GENERATION

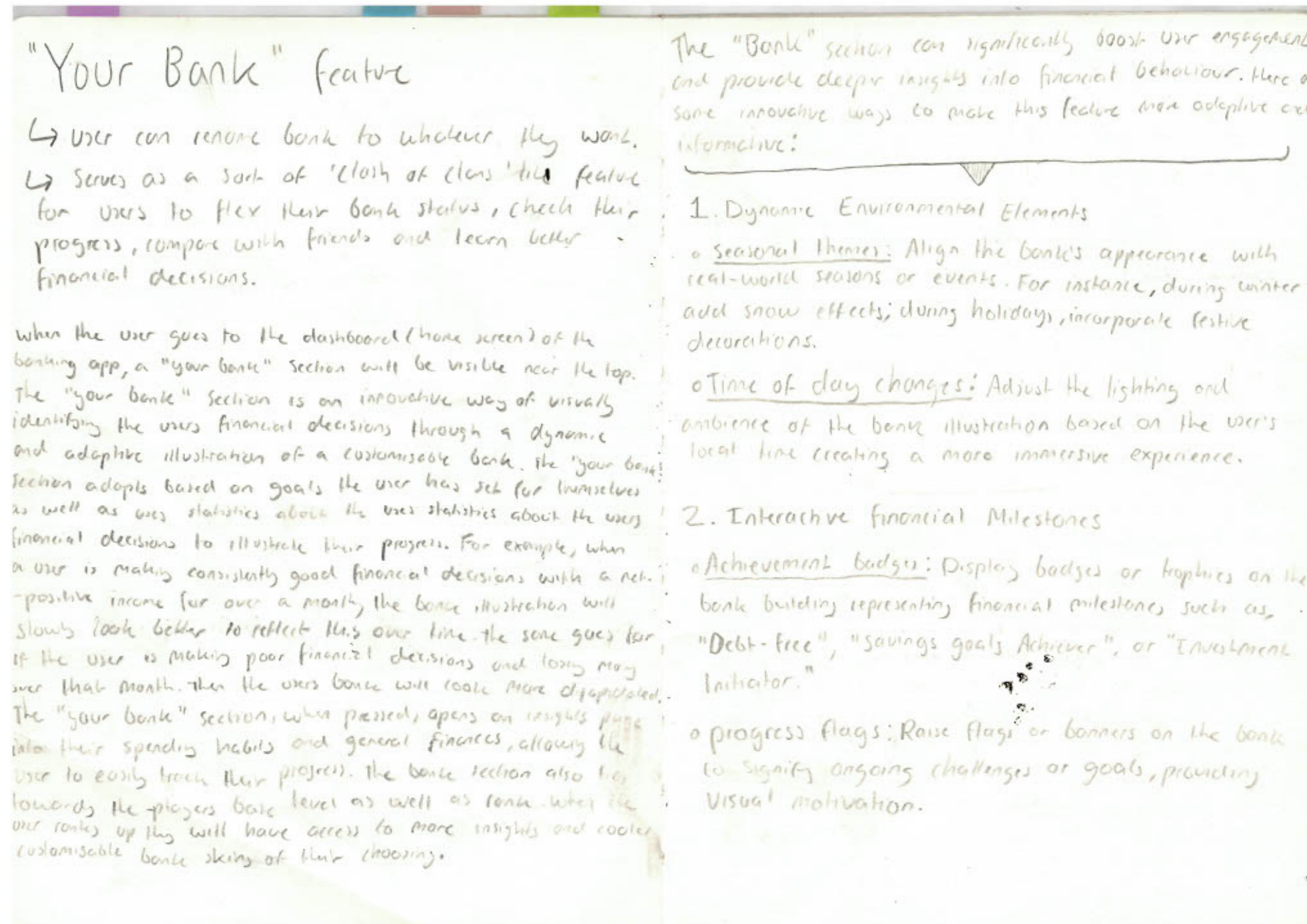
PAGES 19-20

PAGE 19

This is where I went into much more detail about the possible "Your Bank" feature that would be included on the "Treasury" page.

In a nut shell, I had decided to include a feature where each user would have Bank building that would serve as a visual indicator for your spending habits and bank account healthiness. If the user maintained positive financial habits with their bank account, the bank building would adapt to reflect this positive growth. If the user started to have bad spending habits or poor financial management, the bank building would start to decay in various places such as the doors, windows, roof etc. Each part of the bank building would reflect a specific mode of financial health.

PAGE 19) "YOUR BANK" FEATURE BRAINSTORMING



PAGE 20) FURTHER "YOUR BANK" FEATURE IDEATION

PAGE 20

On this page I experimented with different ideas for visual indicators of change that would happen to the bank building as the player manages their spending habits as well as their income and outcome.

Some ideas for an adaptable bank building included seasonal themes and time of day changes.

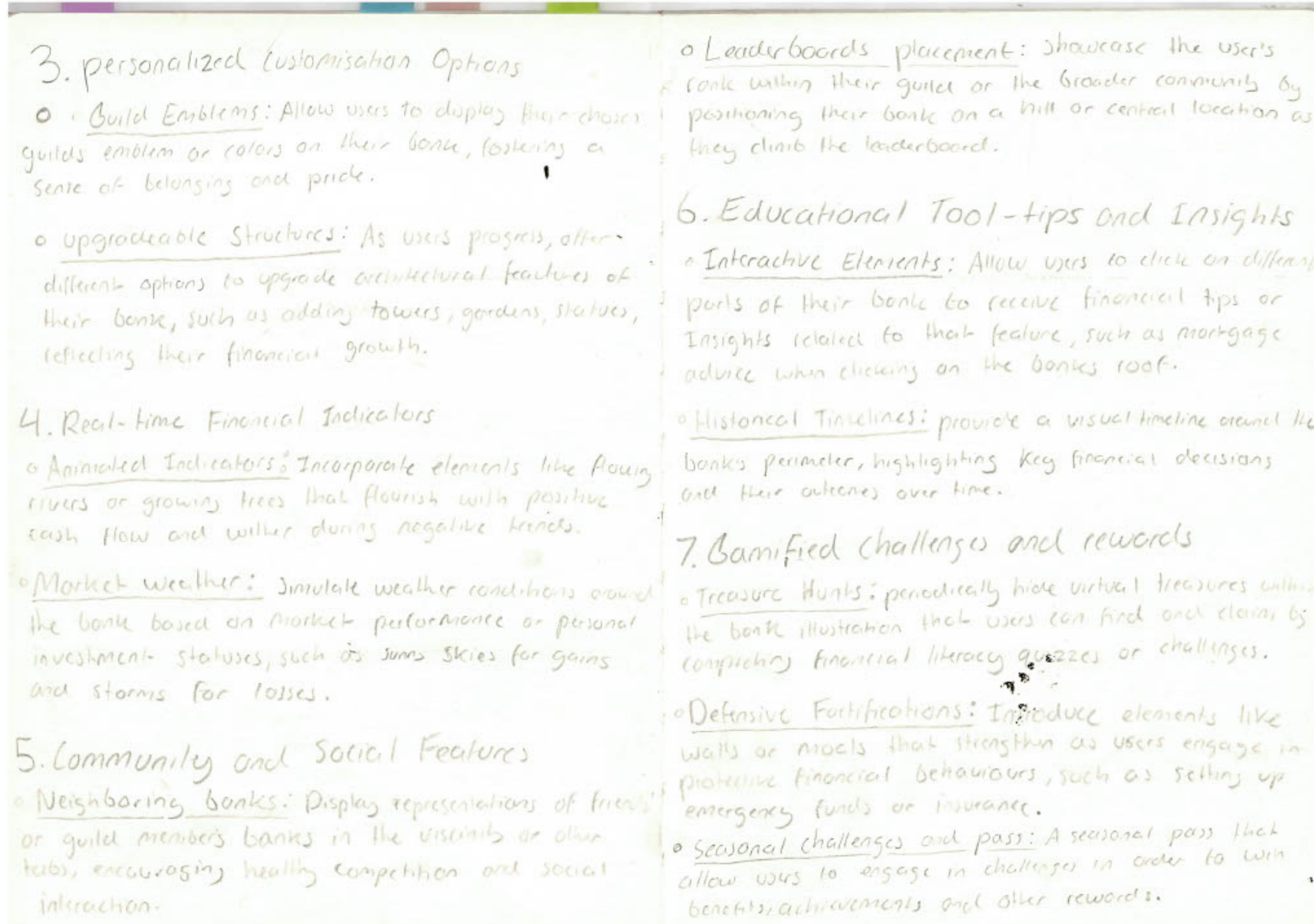
I also detailed various achievements, milestones and signs of progress that could be viewed from the "your Bank" page.

The purpose of the "Your Bank" feature is best stated at the top of page 20.

SKETCHBOOK IDEA GENERATION

PAGES 21-22

PAGE 21 & 22) MORE BRAINSTORMING FOR THE "YOUR BANK" SECTION WITH DETAILED DESCRIPTIONS OF ADDITIONAL FEATURES.



PAGE 21 AND 22

Here is more brainstorming for ideas revolving around the "Your Bank" feature.

SKETCHBOOK IDEA GENERATION

PAGES 23-24

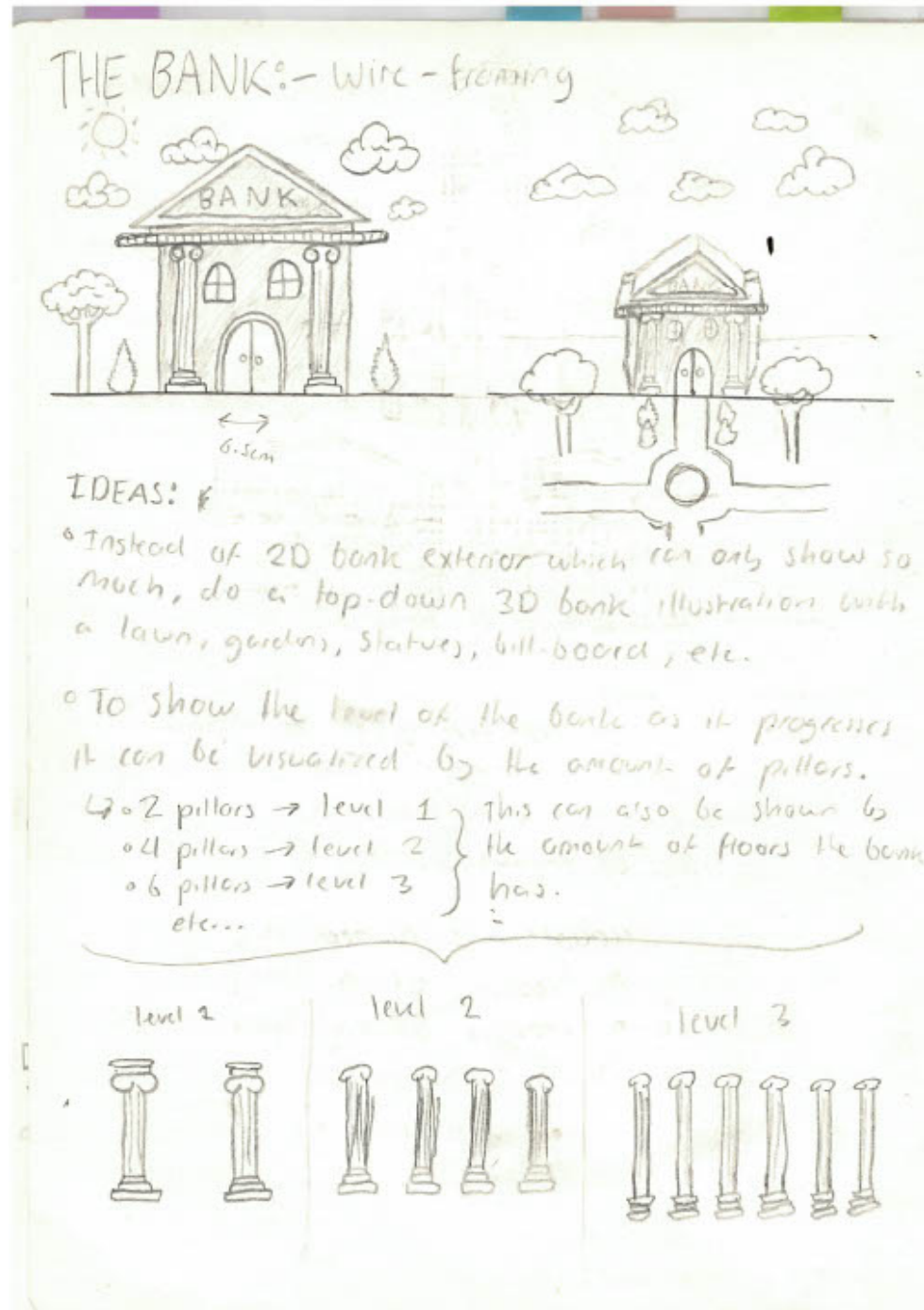
PAGE 23

As depicted on page 23, I began to experiment with the visualisation of the "Your Bank" feature as well as markers of progress that can be used a visual indicators that would tie back to the features discussed on the last page.

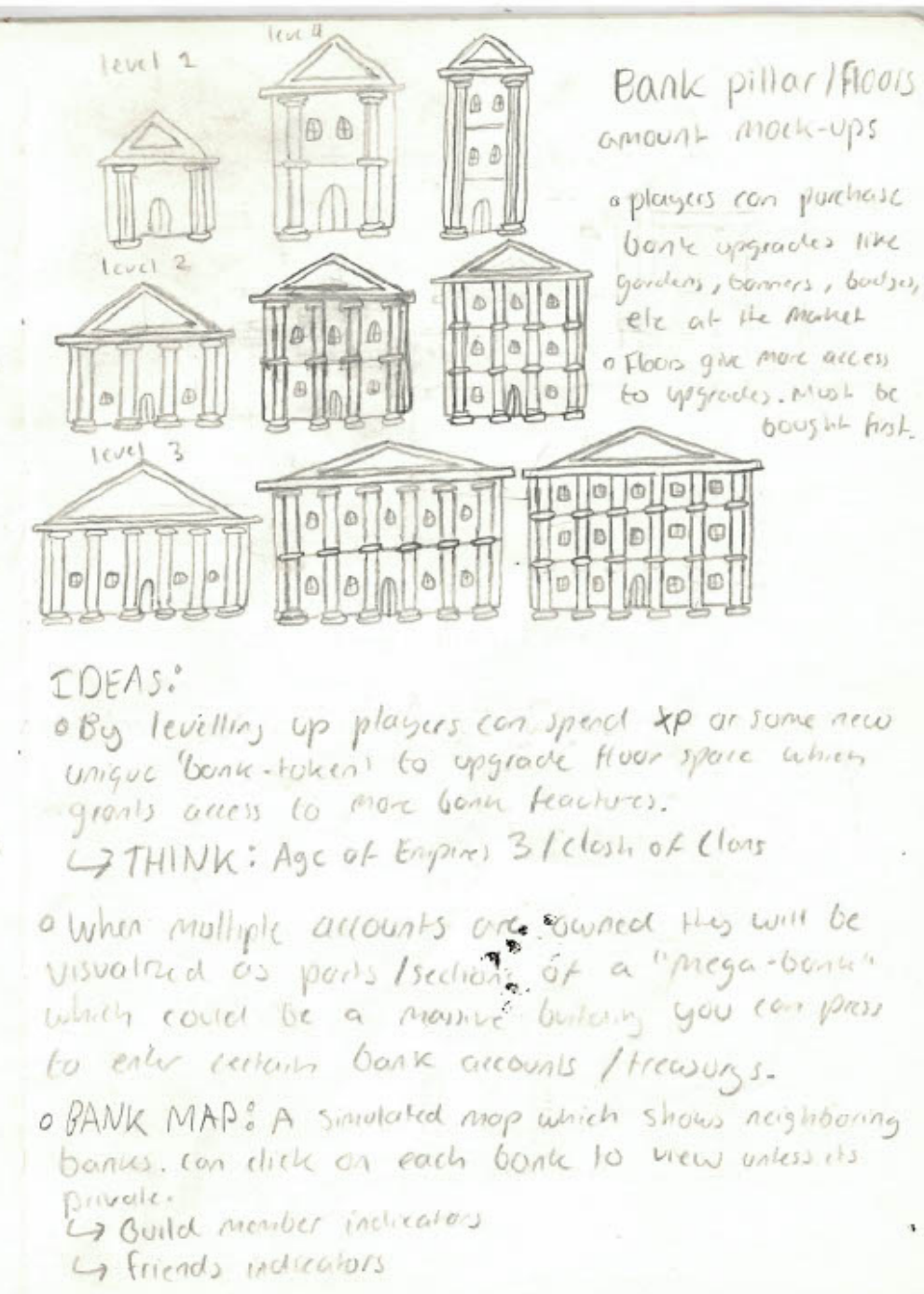
Here I was experimenting with how the illustration of the bank building would look as the player progressed and levelled it up through positive financial behaviour.

At the bottom of this page and I was forming ideas around the use of pillars in the bank building as a mode of expansion and levelling up. I had come up with the idea to use pillars as an indication for bank growth. For example a starting player would have a low level bank building with 2 pillars but as they progressed through financial quests and greater financial health, the amount of pillars would grow.

PAGE 23) "THE BANK" IDEATION DEVELOPMENT AND PROTOYPING



PAGE 24) FURTHER IDEATION GENERATION AND DEVELOPMENT



PAGE 24

The pillars idea on page 23 was expanded upon here at the top of the page with more detailed bank building illustrations depicting this change in progress.

Additional features and ideas are discussed at the bottom of the page.

SKETCHBOOK IDEA GENERATION

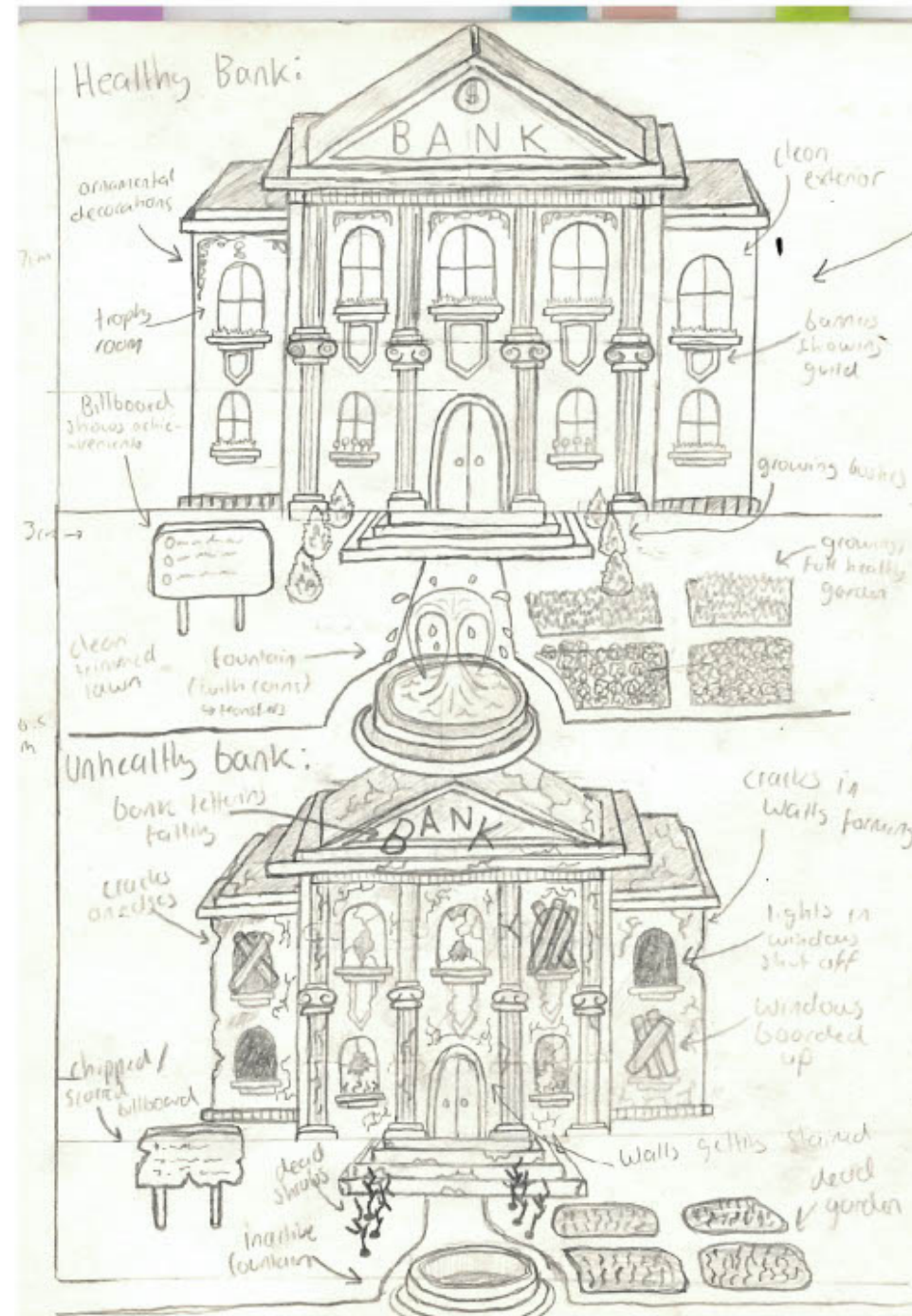
PAGES 25-26

PAGE 25

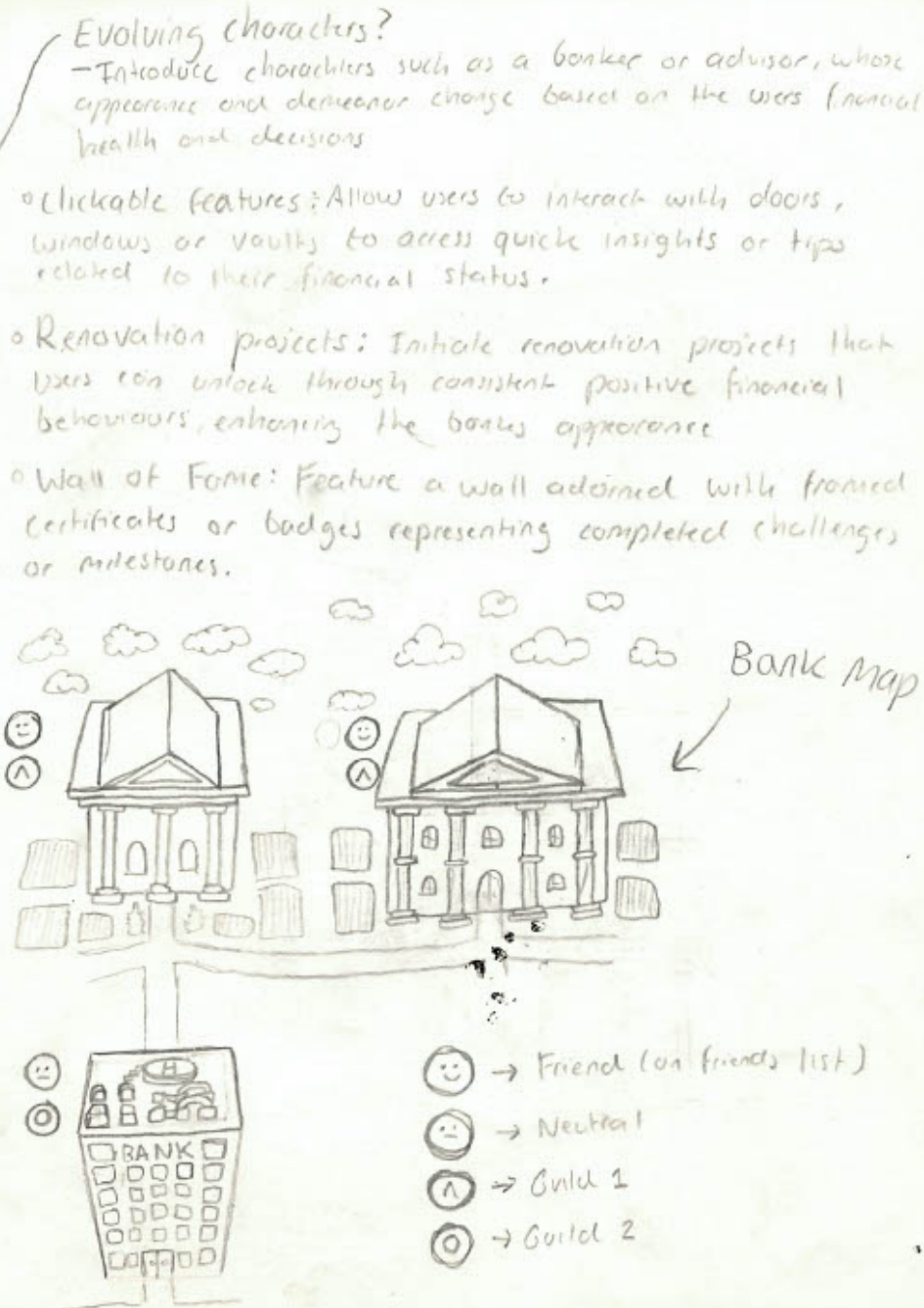
Touching further upon the idea of the bank building adapting to the players bank account activity, I visually depicted two possible outcomes of what a users "your Bank" section could look like with a healthy bank and an unhealthy bank. In addition to the bank building, I incorporated additional upgradable features that mark other indicators of player prestige and progress such as a fountain, garden, quest board, decorations, banners and shrubs.

As "The Bank" grows more unstable and unhealthy, it begins to decay and the user loses access to certain benefits and features that they had upgraded or purchased using exclusive in-game currency (not worth real world money).

PAGE 25) HEALTHY BANK AND UNHEALTHY BANK ILLUSTRATIONS



PAGE 26) IDEATION OF ADAPTABLE BANK BUILDING AND BANK MAP FEATURE



PAGE 26

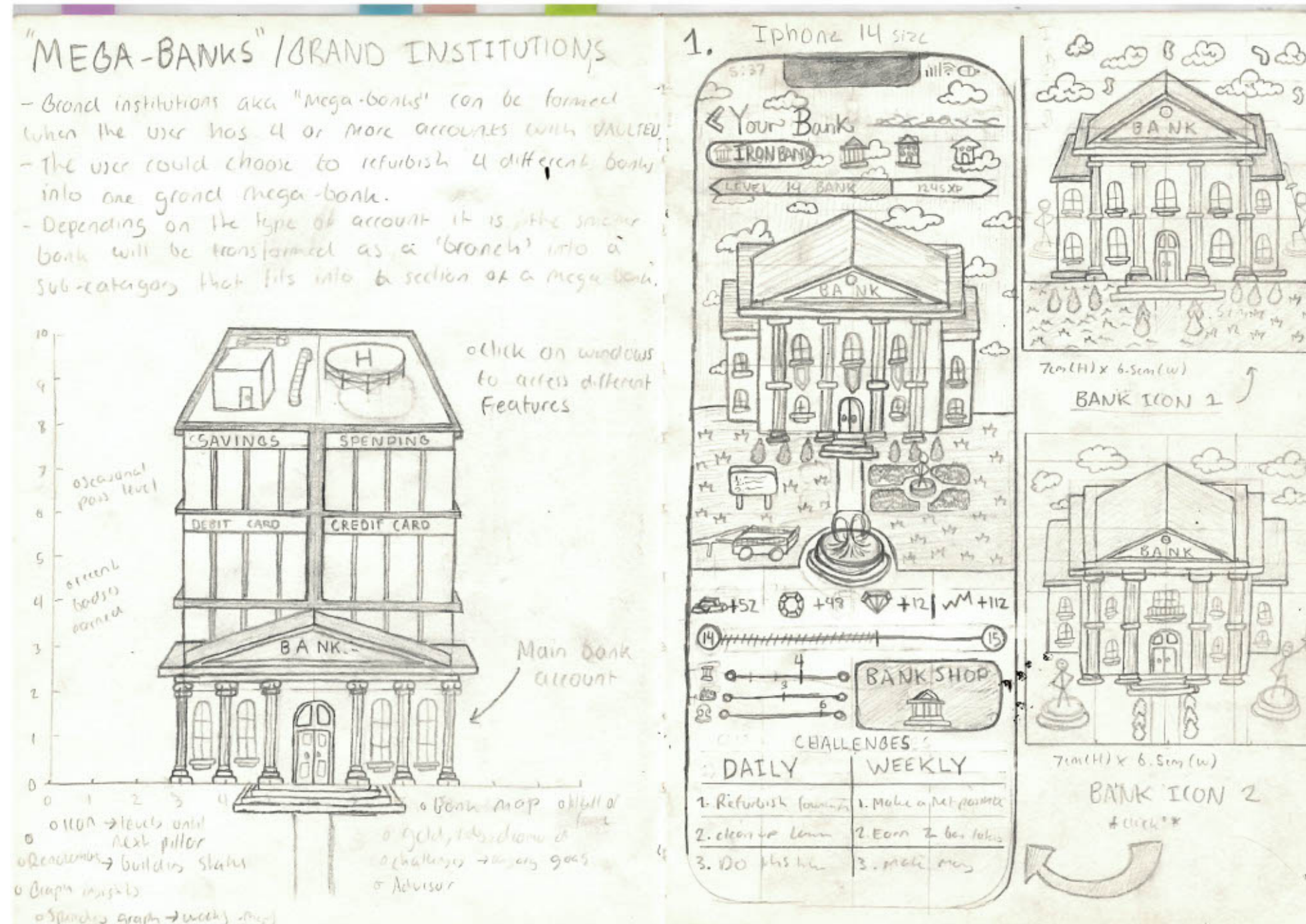
At the top I discuss more features that could be included within the "Your Bank" section such as restrictions that would be applied as your bank becomes more dilapidated through poor bank account management. I also detail the possible inclusion of purchasable bank skins and decorations.

At the bottom I talk about the implementation of a "Bank map" which is mostly community driven. Since every user has their own bank building, there would be a bank map where users could speculate the banks of other players. Users would be able to admire the prestige and beauty of other players banks and perhaps use them as inspiration to upgrade their own. This drives community engagement within Vaulted and further incentivises good financial management in order to have a good looking bank building to display for other users to admire.

PAGES 27-28

PAGE 28) "YOUR BANK" PAGE WIRE-FRAME

This feature would only be available to seasoned high-level players who had progressed far enough to warrant the upgrade. Mega Bank could be created by combining many different banks associated with different accounts within the app in one Grand Institution. From here, more bank features could be explored and unlocked through additional progress.



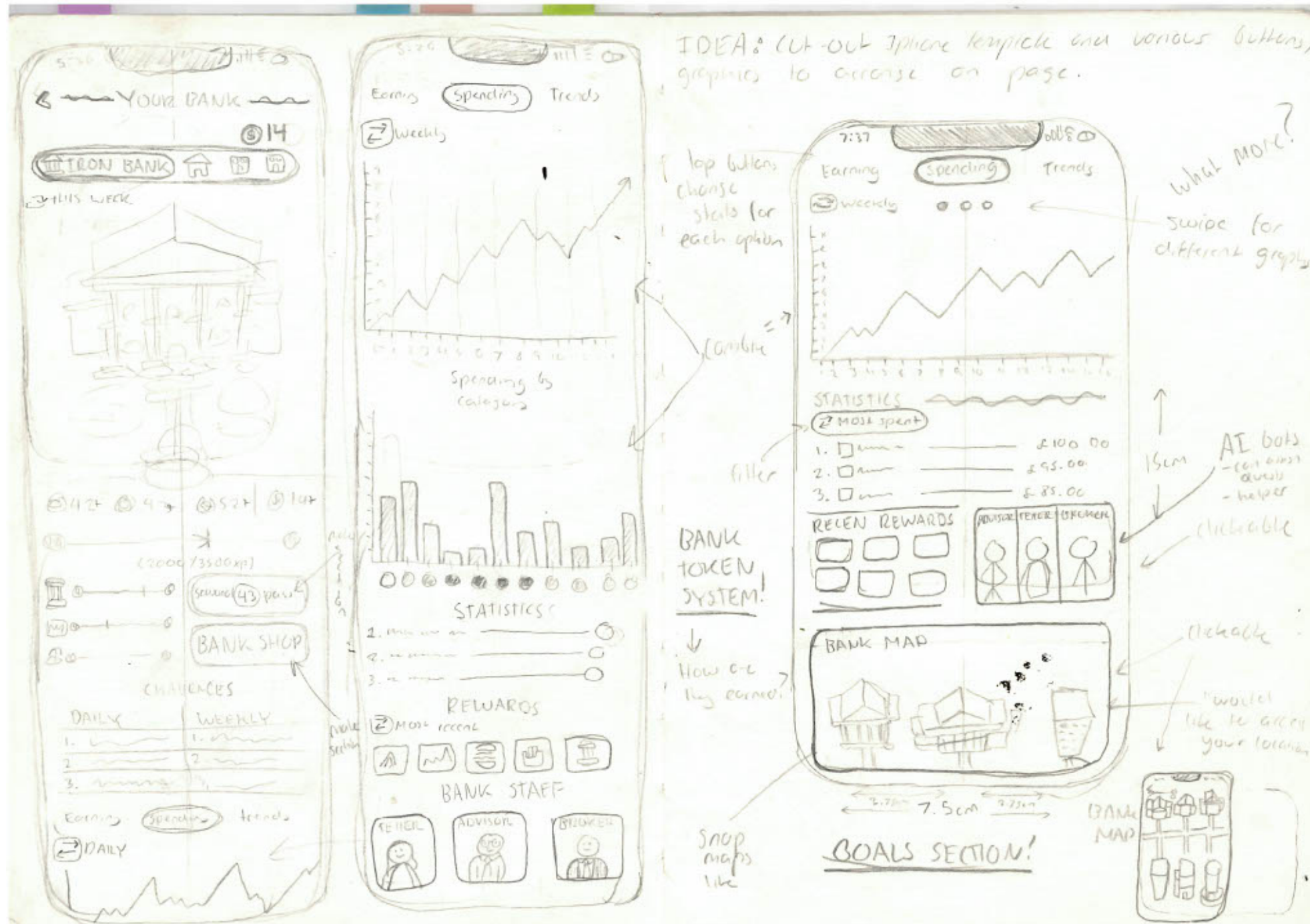
On the far right is further experimentation regarding the angle at which the building would be viewed such as in 2D or 3D.

PAGES 29-30

PAGE 30) MORE WIREFRAMING AND IDEATION

PAGE 30

Expansion on the “Your Bank” page as well as some ideation about the inclusion of extra features.



SKETCHBOOK IDEA GENERATION

PAGES 31-32

PAGE 31

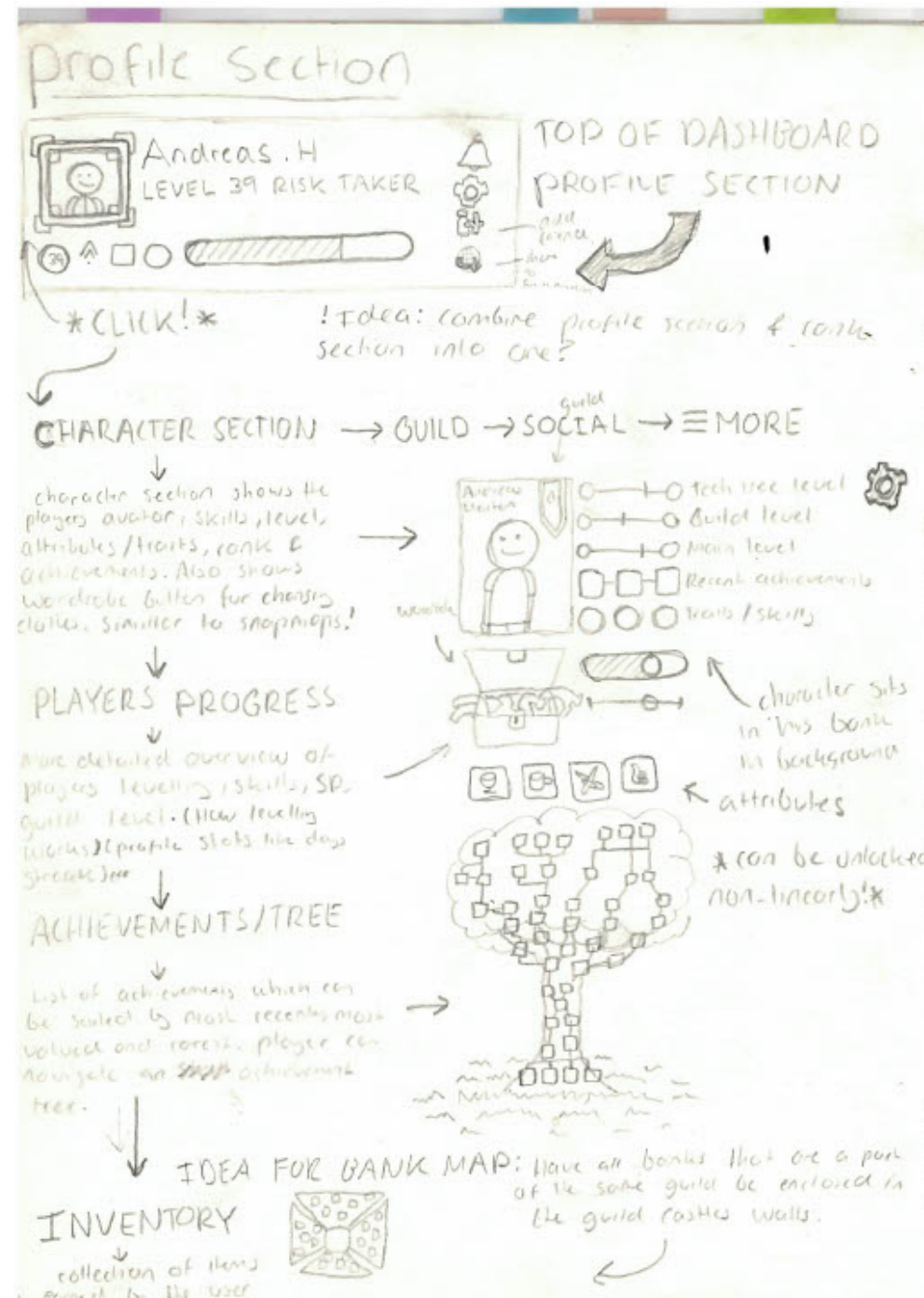
Here I began to further develop my ideas for the profile section of the banking app.

Generally, the profile section would show the user's holistic progress throughout each of the different progression systems within the app. In addition, it would show character traits that are gained through different financial habits which add a flair of personality to the app.

At the top, an illustration of the player's character avatar would be shown which would be fully customisable with clothing, weapons, trinkets and jewelry by obtaining them through crafting or Marketplace. The user can use a "Wardrobe" feature to decorate their avatar in whatever they have access to.

In addition, an achievement tree illustrates the player's progress through completing all available goals the app has to offer.

PAGE 31) PROFILE SECTION IDEATION



PAGE 32) GUILD PAGE IDEATION

PAGE 32

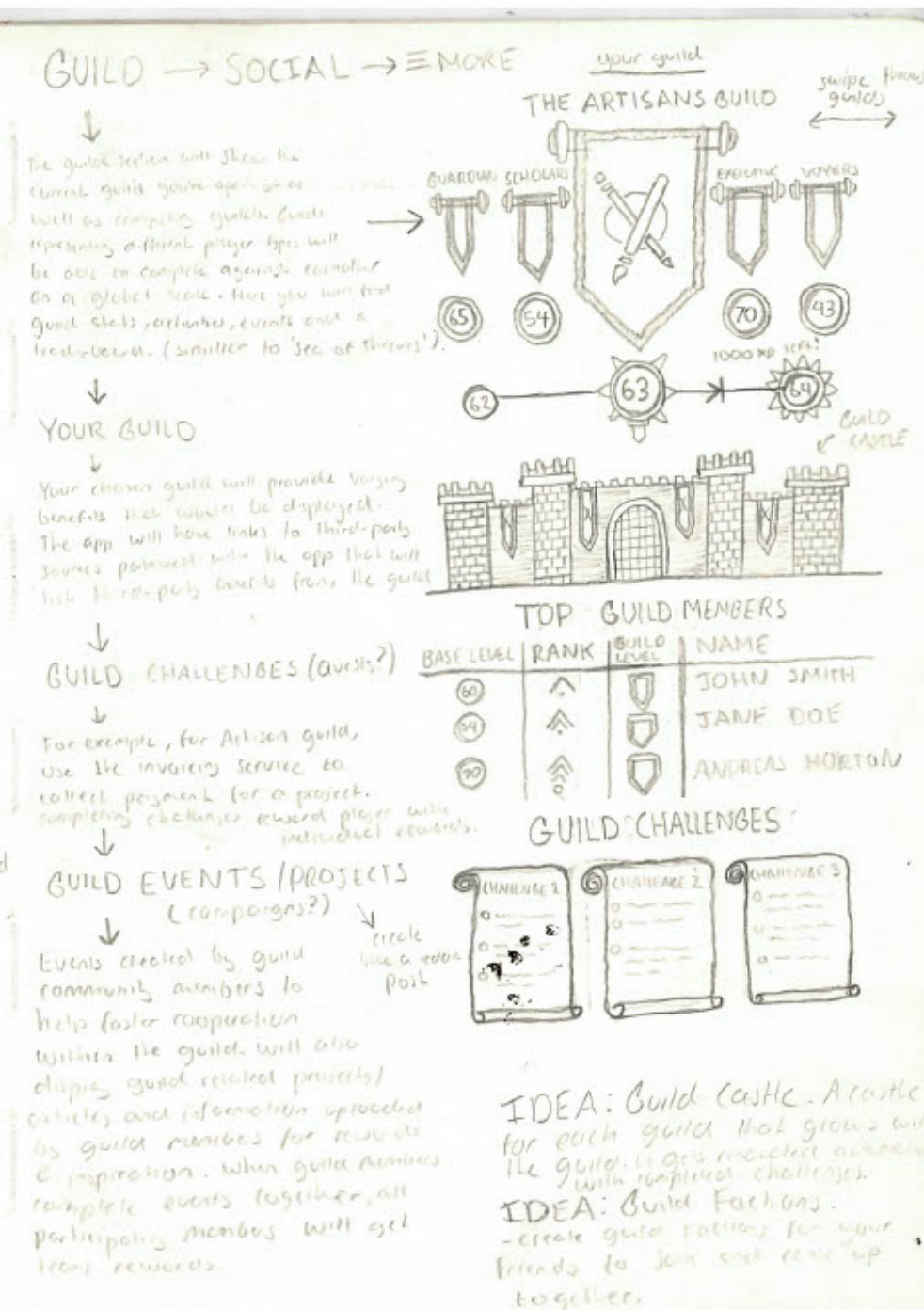
On page 32 a Guild page is detailed as a sub-section of the Profile page.

Here the user can view their Guild's progress as well as compare them to other guilds. This feature serves as a sort of competitive ranking feature where all players can compete on a team-basis against each other for the title of the most superior Guild.

Every Guild has a "Guild Castle" which operates similar to the "Your Bank" section but instead is managed and upgraded by all players within the specific Guild.

A "Guild Members Leaderboard" provides a list of the most influential and successful Guild members based on overall progress and Guild contribution.

Below this are "Guild Challenges" which members can partake in together to level up their guild.



SKETCHBOOK IDEA GENERATION

PAGES 33-34

PAGE 33

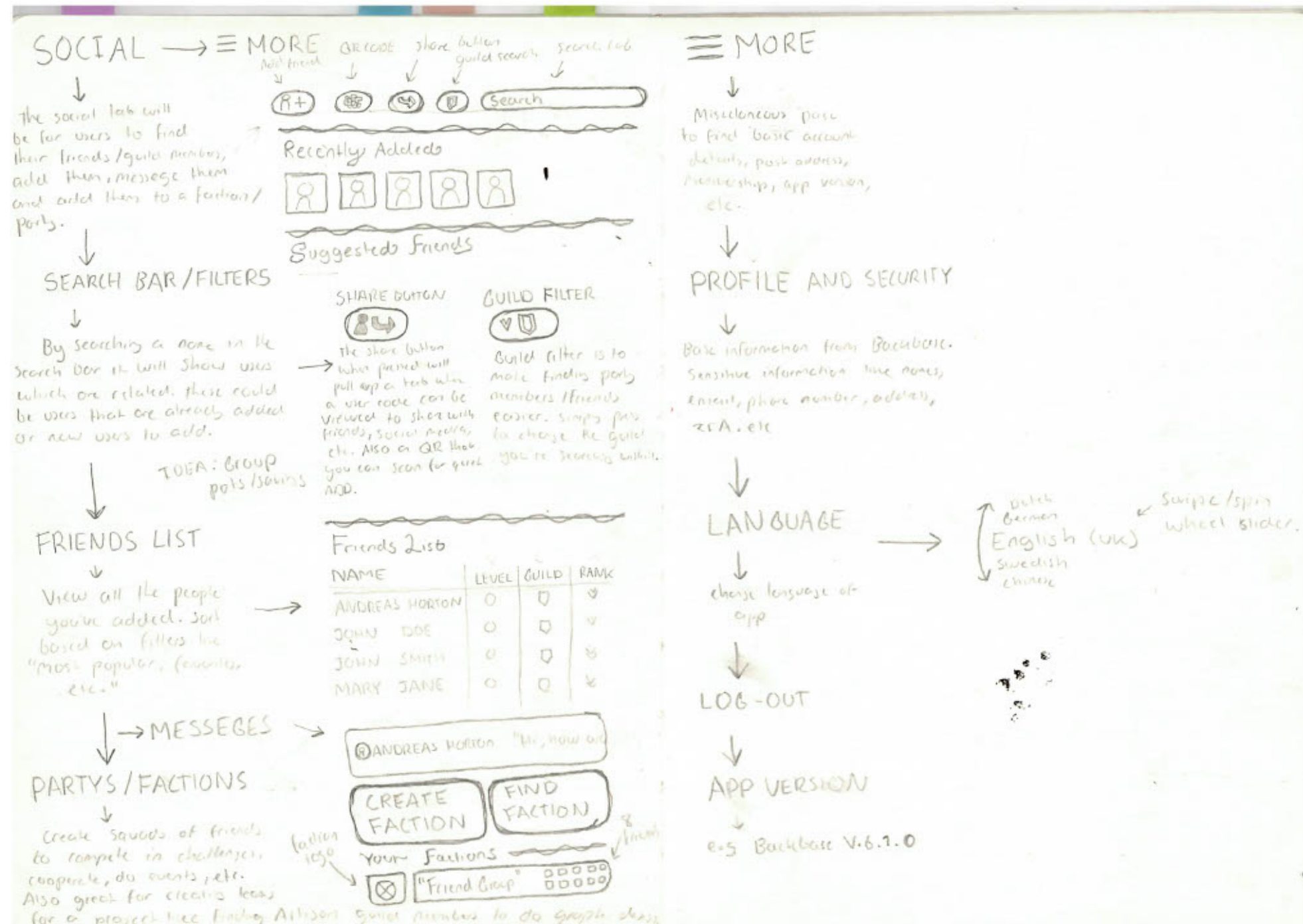
In addition to the Guild page, a Social page is introduced as a sub-section to the Profile page.

In the Social section, users can add players, manage friendships and rivalries. They would be sorted with-in different sections such as "recently added", "most active" and "currently active." There would also be a leaderboard with just the users you have added to compare stats with for that added component of healthy competitiveness.

Users can also create and join "Factions" which serves as organized groups of people that you can compete in challenges with together.

There would also be a messaging feature for better communication between friends and faction members.

PAGE 33) SOCIAL SECTION



PAGE 34) MISCELANEOUS PAGES

PAGE 34

Here on page 34 are additional standard features that are common with most banking apps.

SKETCHBOOK IDEA GENERATION

PAGES 35-36

PAGE 35

Here the ranking system serving as an integral and core feature of the app is further developed.

The page discusses how the ranking system works such as "Elo Points" being the main metric in which ranks are measured in.

The ranking system is destined to give players an increased incentive to garner better financial discipline through obtaining rare ranks of increasing difficulty.

This feature further gamifies the app and lends it more healthy competitiveness.

Through progression in the ranked system, players can flex their hard earned ranks, obtain rewards and exclusive achievements.

The ranked progression system differs in that players can not only just rank up but derank based on performance.

PAGE 35) RANKED SYSTEM IDEATION AND OVERVIEW

Ranking System

How the ranking system works:

- ELO points as the ranking metric
 - Users can earn or lose ELO points based on financial behaviour
 - positive financial decisions (e.g., saving, investing, paying off debts) increase elo points.
 - Negative financial decisions (e.g., overdrafting, excessive spending, missing payments) decrease points.
 - Higher ranks require significantly more ELO points, making them progressively harder to achieve.
- Rank Decay and Promotions
 - Decay system: If a user is inactive or consistently performs poorly, they may lose rank over time.
 - Promotion Matches: Everytime the user reaches the threshold for a new rank, they must maintain consistent performance over a set period to officially rank-up.
- Guild based benefits
 - Each rank may provide different Guild-Specific bonuses (e.g., lower transaction fees, better interest rates, exclusive marketplace items).

PAGE 36) RANK STRUCTURE, NAMING, PERKS AND INCENTIVES

PAGE 36

Here the structure of the ranking system is expanded upon such as with an organized overview of how the ranking progression works within the app.

Basically, as a newly introduced user of vaulted, you would start off with 0 Elo which would land you a spot at the bottom of the ranking leaderboard in the Copper Tier.

As you make better financial decisions with your money, Elo would be awarded to the user. The amount of Elo you gain from any financial decision is based on the significance of the action taken. As you accumulate more and more Elo, the user climbs the ranked ladder and they are awarded with a new Ranked Tier. The highest tier is "Champion" which is extremely hard to get and only reserved for the best of the best Vaulted bankers.

RANK STRUCTURE AND NAMING

Ranks should feel medieval and finance-themed, keeping with the app's identity. Inspired by Rainbow Six Siege, the system could be divided into 5 tiers, each with five sub-ranks (V → I) where I is the highest in that tier.

Rank Tier	Sub-ranks	ELO points required
Copper Tier (Beginner)	Copper V → Copper I	0 - 999
Iron Tier (Novice)	Iron V → Iron I	1000 - 2499
Silver Tier (Intermediate)	Silver V → Silver I	2500 - 4499
Gold Tier (Advanced)	Gold V → Gold I	4500 - 6999
Platinum Tier (Expert)	Platinum V → Platinum I	7000 - 9999
Diamond Tier (Elite)	Diamond V → Diamond I	10,000 - 14,999
Master Tier (Grandmaster)	Master V → Master I	15,000 - 19,999
Champion (top 1%)	Champion (No sub-ranks)	20,000 +

RANK-SPECIFIC PERKS & INCENTIVES

- Visual Flair - Each rank changes the appearance of the user's bank, progressively making it look more prestigious.
- Leaderboards - Higher ranks can appear on a leaderboard within their guild or globally.
- Rank-Exclusive Items - Some NFT-like marketplace items are only available to certain ranks.

SKETCHBOOK IDEA GENERATION

PAGES 37-38

PAGE 37

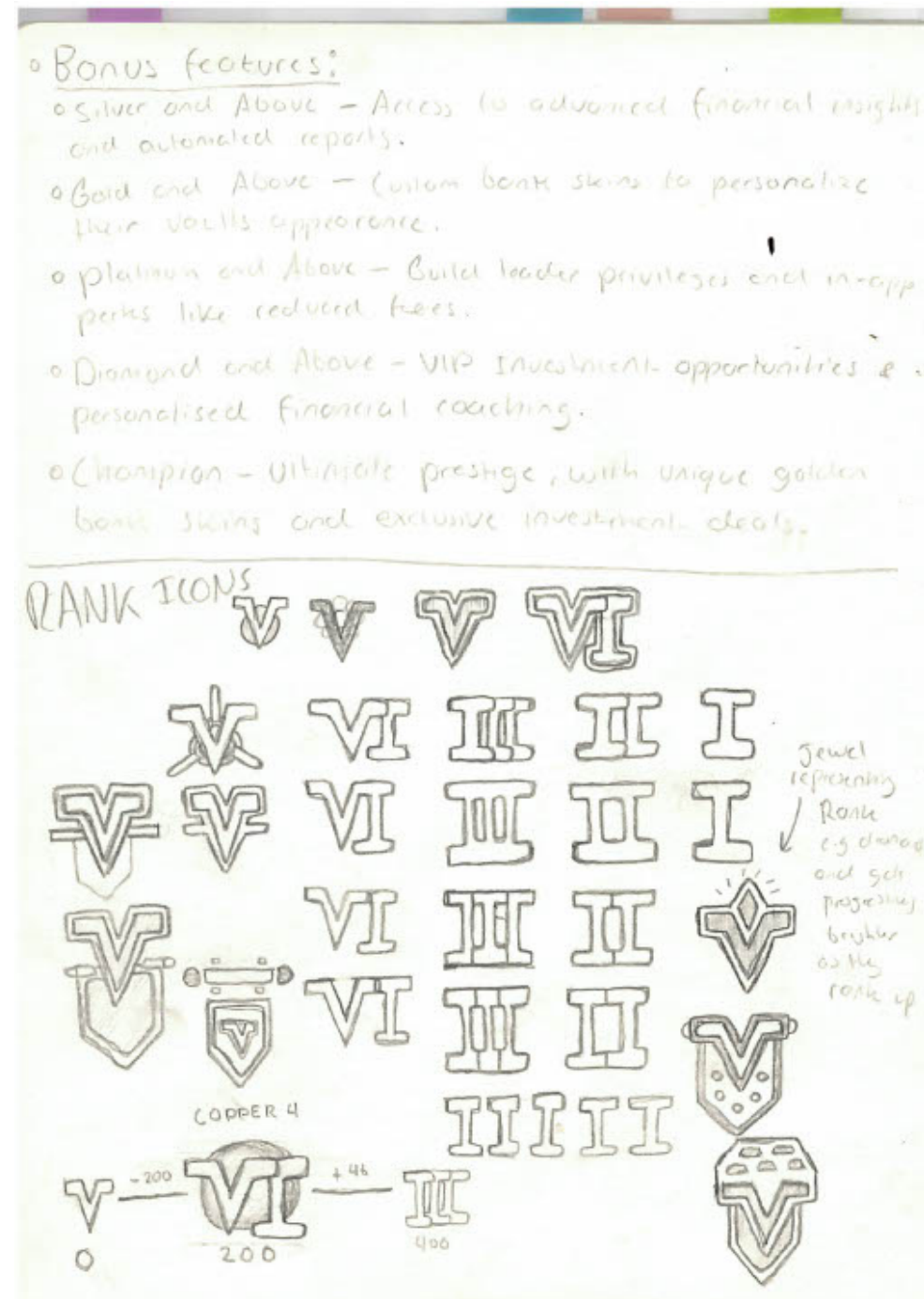
At the top are more features discussed in detail about what would be unlocked as your climb the Ranked Ladder.

Below this is some experimentation of how the Ranked Icons would look within the app. Each Ranked Tier such as "Silver" or "Gold" would be split up into 5 sub-tiers ranging from "V" (5) being the bottom of the tier and "I" (1) being at the top of the Tier.

For example the tiers within "Gold" are

- Gold V
- Gold IV
- Gold III
- Gold II
- Gold I

PAGE 37) IDEATION AND RANKED ICONS DEVELOPMENT



PAGE 38) BANKING & QUALITY OF LIFE FEATURES

PAGE 38

Page 38 discusses some additional possible features as well as some quality of life changes that could be made to make the Vaulted experience more simple, manageable, understandable and fun.

BANKING & FINANCE QUALITY OF LIFE FEATURES

1. Smart Budgeting AI

- A built-in AI assistant (named "Tessa") suggests personalized budgets, alerts users to unusual spending, and recommends savings opportunities based on their habits.
- "Spending Warnings": If a user is about to make a large purchase that might lower their rank, a pop-up warns them.



2. Automated Saving Challenges

- Users can join time-based savings challenges (e.g., "Save £500 in 3 months").
- Progress is visually tracked with milestone rewards (e.g., custom bank skins, ELO boosts).

3. Subscription Tracker

- Automatically detects recurring payments (Netflix, Spotify, gym memberships) and helps users cancel unused subscriptions.
- "Are you still using this?" alerts for subscriptions with no recent activity.

4. Round-up Savings

- Every purchase rounds up to the nearest pound, depositing the spare change into a savings account.

SKETCHBOOK IDEA GENERATION

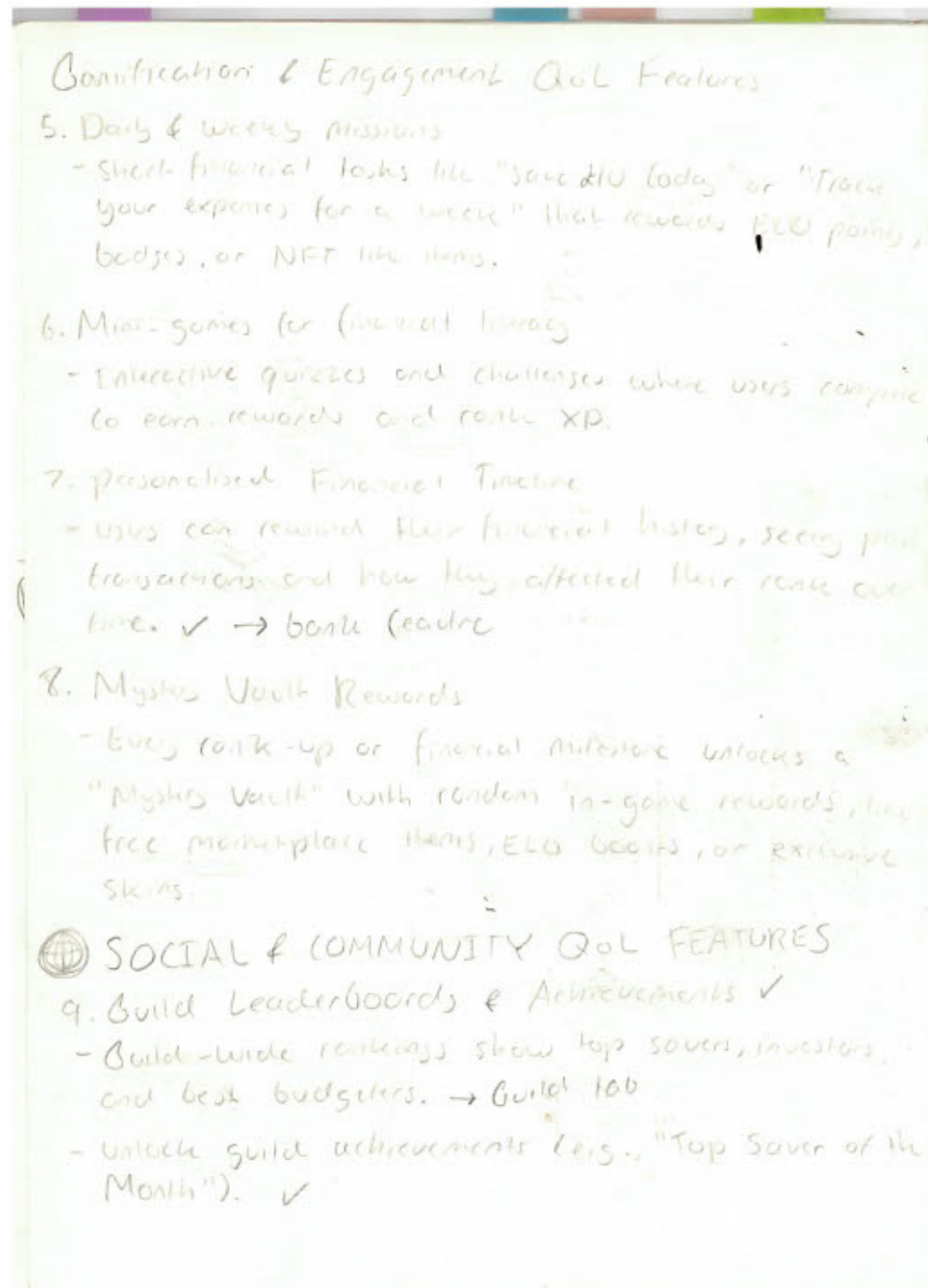
PAGES 39-40

PAGE 39

More banking and quality of life features that could be implemented later down the road.

These ideas were generated in order to make the Vaulted experience more consistent and connected as well as more unique in terms of other banking apps.

PAGE 39) MORE BANKING AND QUALITY OF LIFE FEATURES



PAGE 40) MORE DEVELOPMENT OF RANKED ICONS

PAGE 40

Further development and re-hashing of the Ranked Icons.



SKETCHBOOK IDEA GENERATION

PAGES 41-42

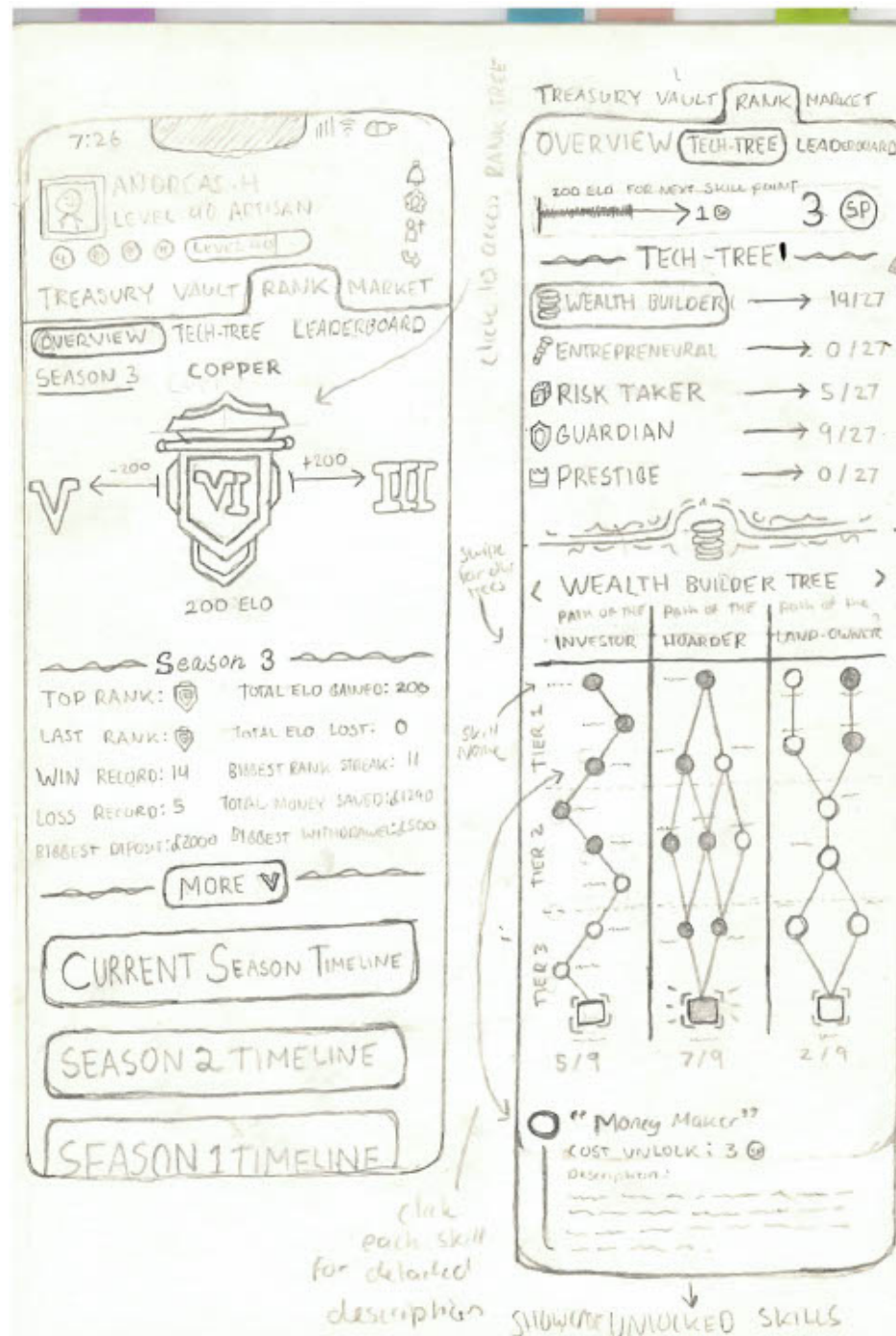
PAGE 41

Here is where I fully realised the layout, structure and features of the "Ranked" page as well as the "Tech-tree" page.

Within the Ranked page are all the features and developments as discussed in the previous pages of the sketch-book. In addition a Ranked statistics widget is shown where users can gain an understanding and overview of how their Ranked journey. I also introduced an option to view the current season timeline as well as the ability to view older seasons. Each Ranked season would last about 3 months and would reset the players Elo at the end of each month for re-playability.

The Tech-Tree page demonstrates all ideas outlined previously as well as the incorporation of a detailed description of the selected Milestone as shown at the bottom of the page.

PAGE 41) RANKED PAGE & TECH-TREE WIREFRAMING



PAGE 42) "VAULT" PAGE IDEATION AND EXPERIMENTATION

PAGE 42

Here is where I began to further develop and realize the features in the "Vault" page.

Originally the vault page was meant to just be a part of the "Your Bank" page but after some reflection I found that the "Your Bank" page was too heavily cluttered with features and information which risked the possibility of overwhelming the user which would then lower user engagement with that section.

In an effort to better organize the app, I turned the Vault page into a separate Main tab page. This section would serve as an Insights page for the user to view important statistics, better manage their finances through unique budgeting and pots tools as well as have access to "The Forge" feature where they can craft and upgrade items.

SKETCHBOOK IDEA GENERATION

PAGES 43-44

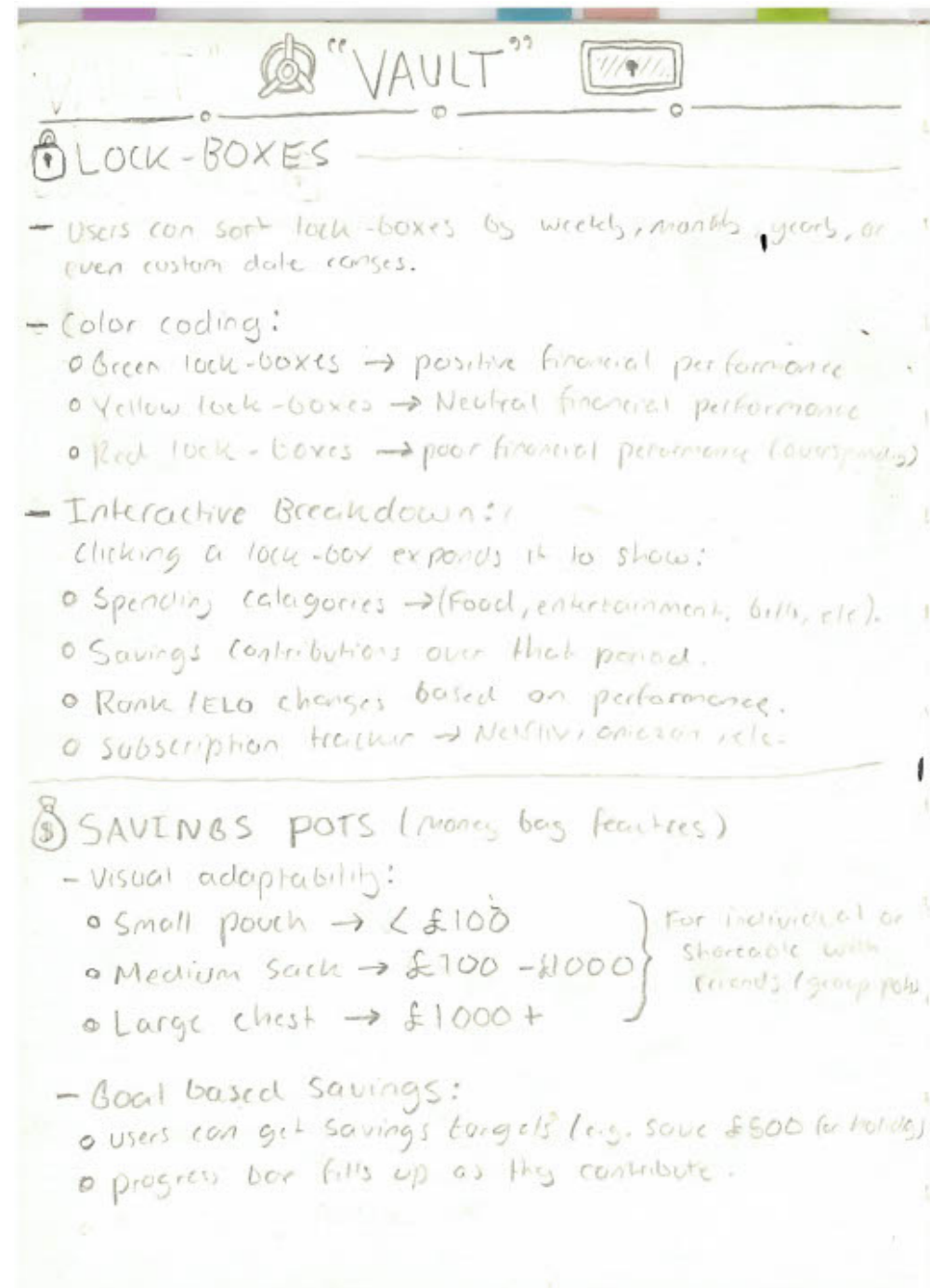
PAGE 43

This is where I further developed and realized some of the core features that would be accessible in the "Vault" page.

Some of the noted features are:

- Lock-Boxes
 - Here users can sort and view their finances on a daily, weekly, monthly or yearly basis. They show how much you spent, what you spent your money on as well as how this impacted your valuables and Elo.
- Savings Pots
 - With savings pots, users can create meaningful savings plans oriented around a self-set goal or AI generated goal based on your spending as well as specific quests ushers User's to fill up savings pots to earn XP.
 - Savings pot come with a "auto-savings" feature or "Budgeter" which users can create to automatically put newly acquired income into a savings pot. They can they lock these pots away from themselves to prevent dipping into savings.

PAGE 43) VAULT FEATURE DEVELOPMENT



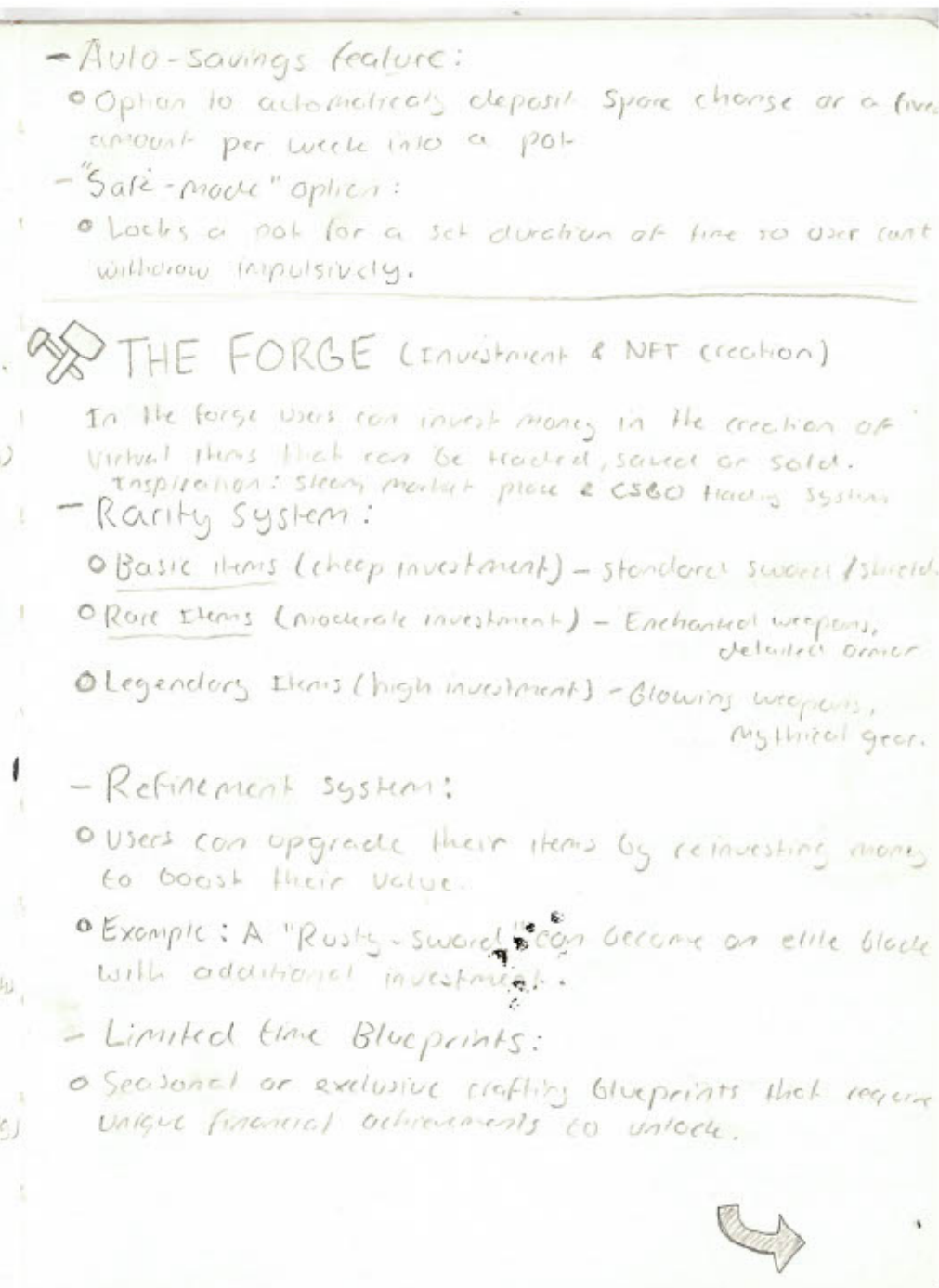
PAGE 44) FORGE FEATURE DEVELOPMENT

PAGE 44

The Forge feature is further elaborated on here with some extra ideation as to how it functions within the app as well as how it could benefit the user.

Users can acquire various materials, enchantments and modifiers either through purchasing them in the Marketplace or being awarded them through quests and level progression.

Modifiers, enchantments and materials each have their own uses within the forge. Modifiers grant forged items additional benefits to the player in addition to the base benefits. Enchantments grant extra value to items and Materials determine the rarity of the forged item.



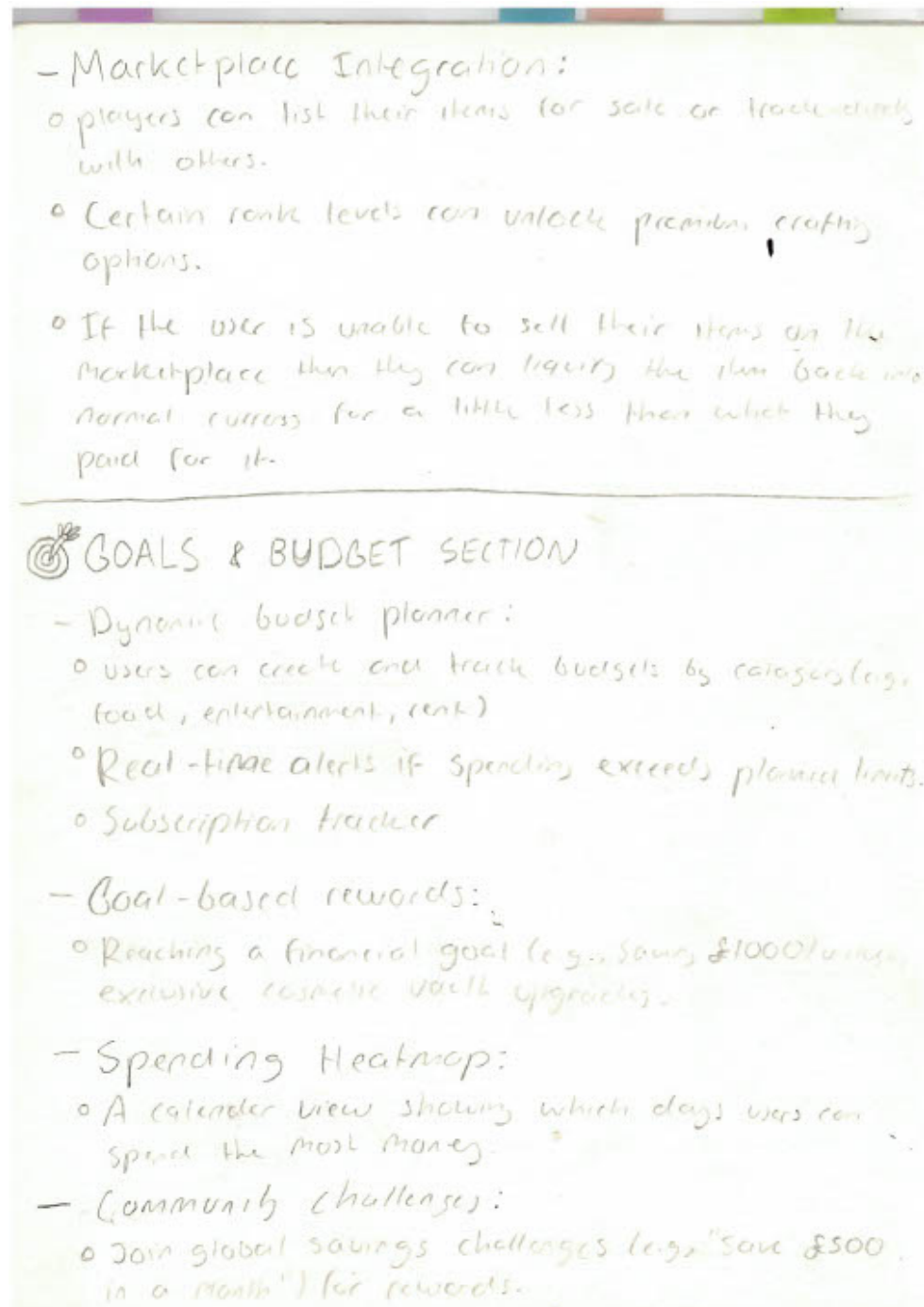
SKETCHBOOK IDEA GENERATION

PAGES 45-46

PAGE 45

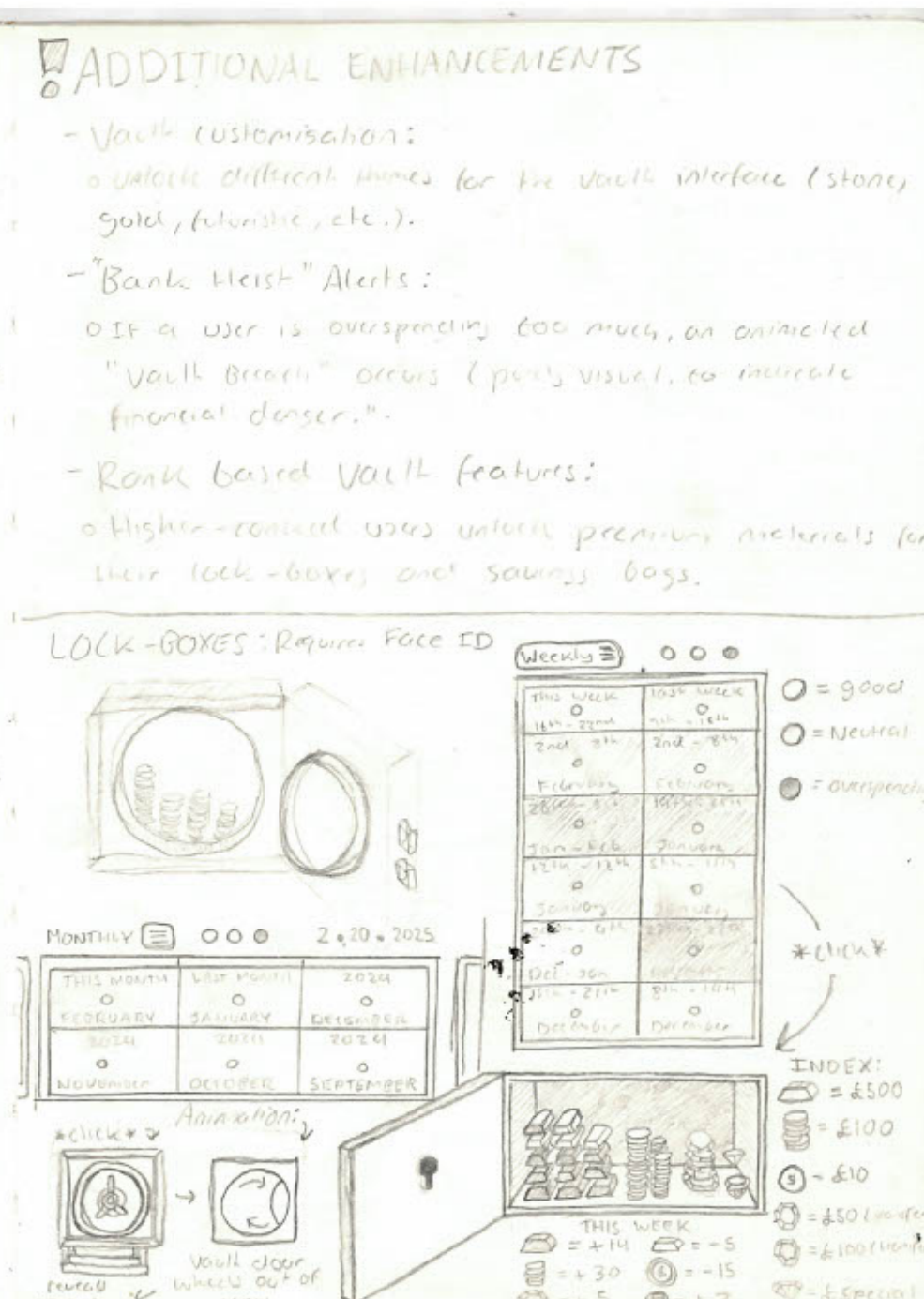
Page 45 talks about more Vault features in detail as well as expanded upon a goals and budget section.

PAGE 45) MORE VAULT FEATURES



PAGE 46) ADDITIONAL ENHANCEMENTS AND LOCKBOXES REALISATION

PAGE 46



At the top it discussed additional enhancements that could make Vaulted more accessible and interactive even outside of the app such as with the incorporation of specific notifications like cautionary notifications that tell the user that they might be overspending or losing Elo.

At the bottom I further develop and realize the lock-boxes feature as discussed on the last page. Here I created a mockup of what the lockboxes would look like with different levels of shading indicating "healthiness" on each day to better visualize spending. When the lock-box for a day is clicked, an illustration of an opening box appears, showing the user an more indepth viewing of their income and outcome.

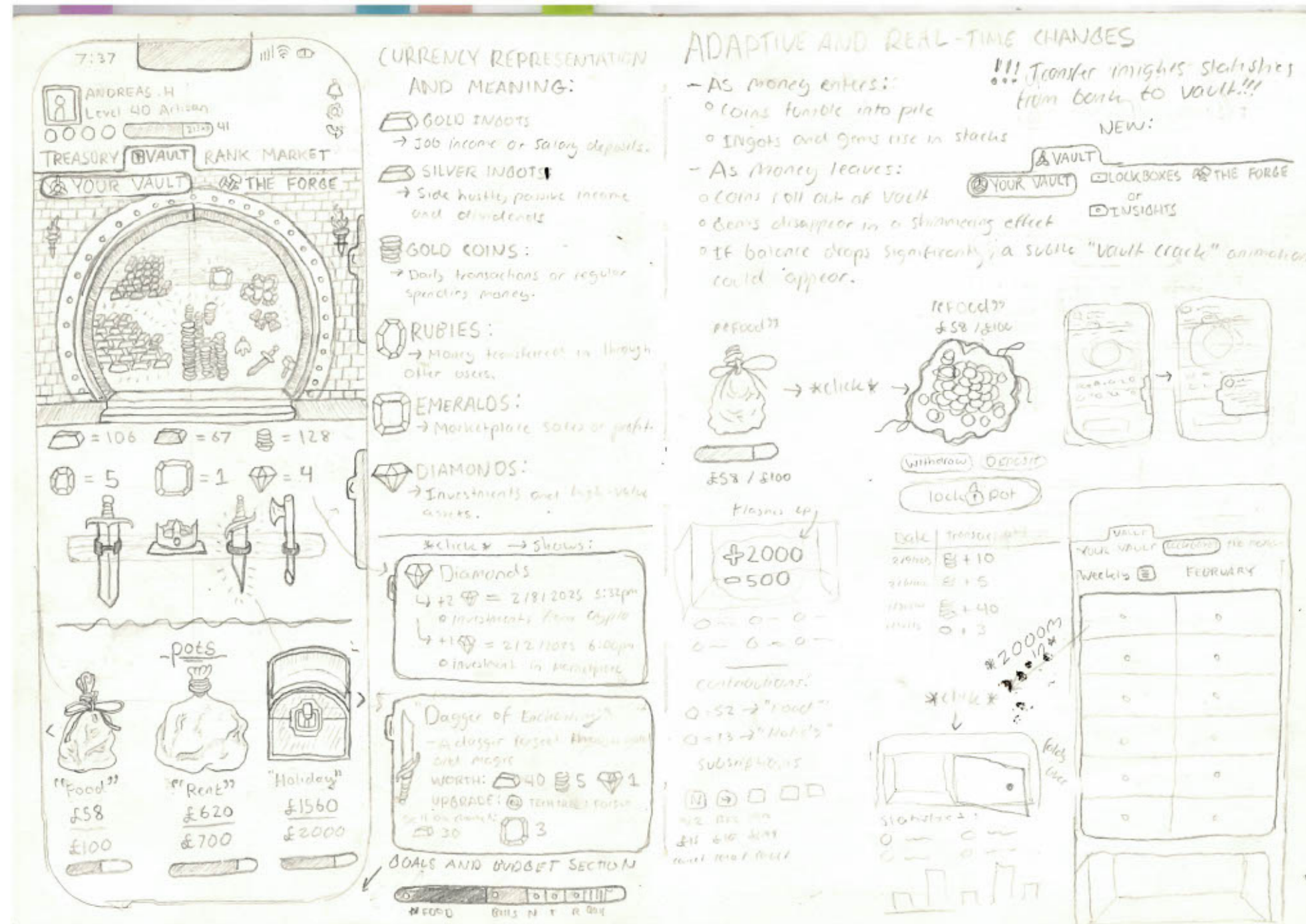
On top of that I included an experimental illustration of an open bank vault that would be displayed as the main widget of the "Vault" section.

PAGES 47-48

PAGE 48) FURTHER DEVELOPMENT OF VAULT FEATURES

PAGE 48

On the Vault page you will also find a list of your valuables and a display of your inventory items. When pressed, this opens an overlay from the right of a currency index or a description of the selected item.



Or when you clicked on a certain lock-box, the latch would unlock and the door would swing out with an engaging visual of your daily insights.

SKETCHBOOK IDEA GENERATION

PAGES 49-50

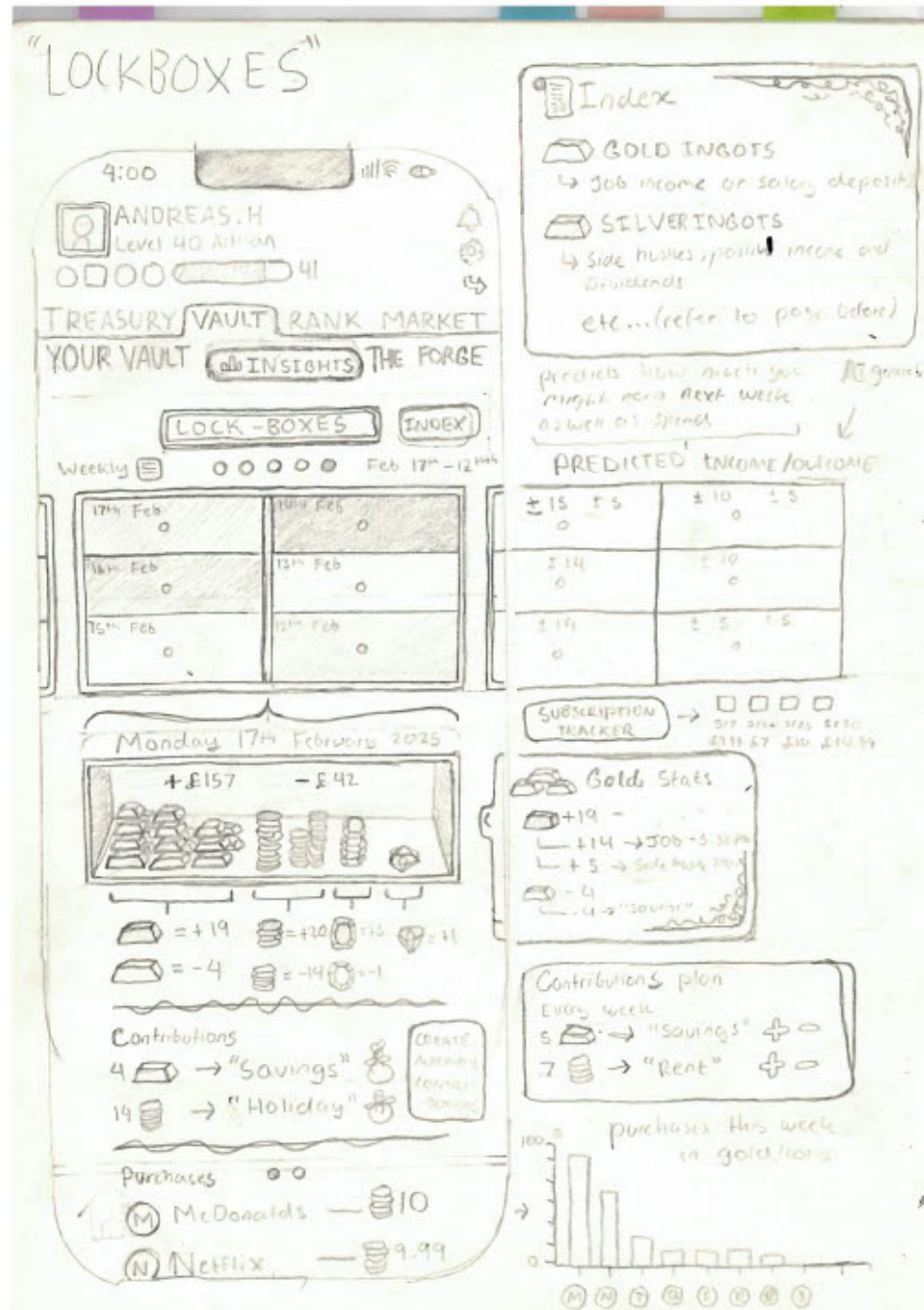
PAGE 49

Here is the final realized Insights sub page found within the main Vault page.

You can see the implementation of the lockboxes feature as the main widget of the page. Here I experimented further with various UI design systems such as with a carousel slider paired with carousel-indicators above it. In addition I included an index button which would produce an overlay of the valuables you have as well as a filter widget for increased sorting. As you can see the lockboxes are designed to be swiped left and right. Below this you will find a referential lockbox that opens when a certain lockbox date is clicked which shows insights for that date.

To the side you can see various other overlay ideas that would slide out when different elements are selected.

PAGE 47) INSIGHTS SUB-PAGE WIREFRAME

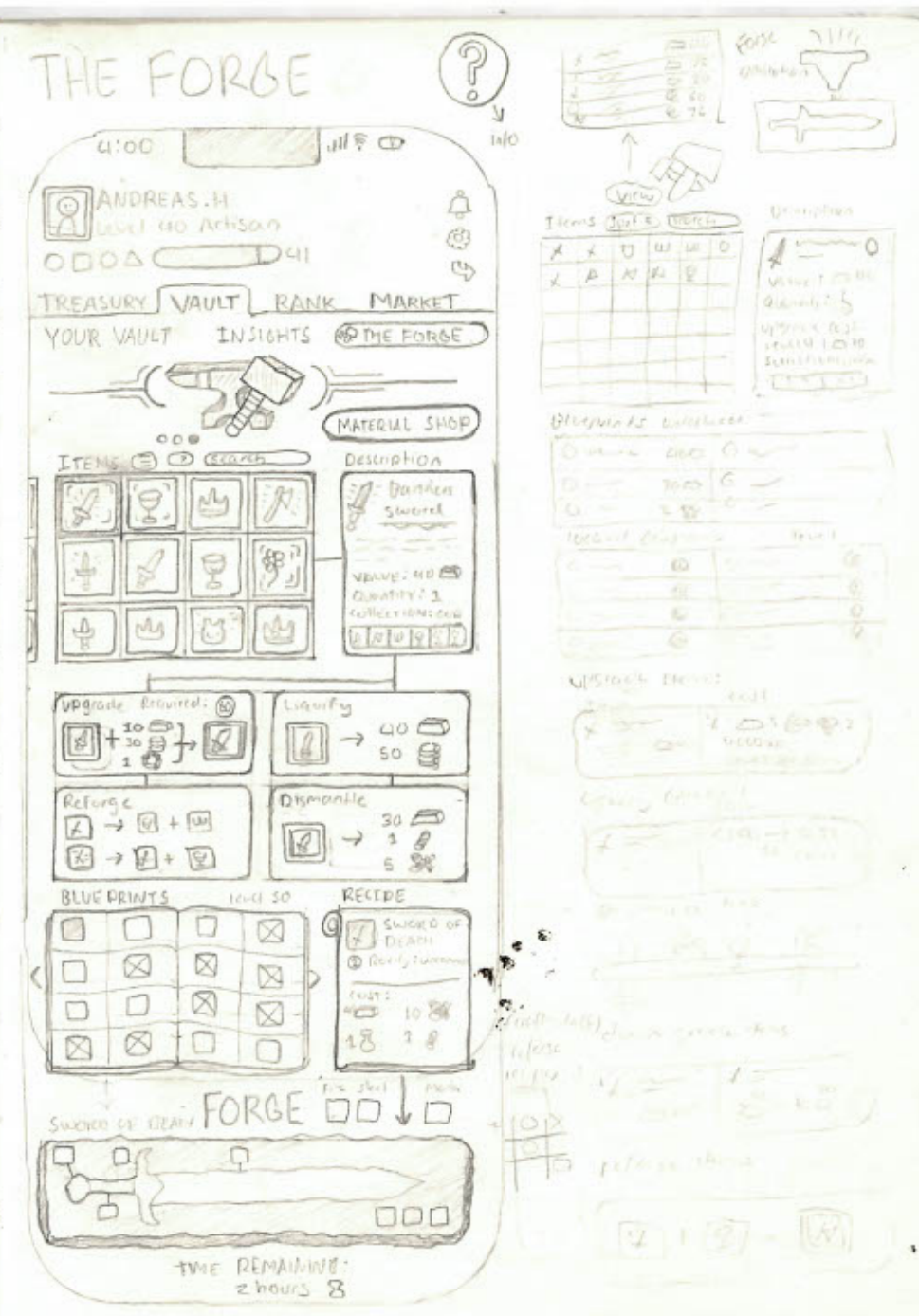


PAGE 50) "THE FORGE" WIREFRAME AND FEATURES

PAGE 50

This page demonstrates a fully realized wireframe of the "Forge" page found within the Vault page. In addition you can find various features and structures being further fleshed out on the right side.

As you can see, the Forge page is designed to allow the user to view their inventory items (assets) as well as choose between various options relevant to the item of choice. A description is displayed along with 4 different options: "Upgrade" allows you to fortify your item by increasing its rarity and value. "Liquify" turns your asset back into tangible, real world money. "Reforge" transforms your item into another similar item. "Dismantle" turns your item into various materials, modifiers and enchantments. All the options have various requirements to use them such as spending "gold" or acquiring materials.



Near the bottom you will find a "Blueprints" section paired with a "Recipe" section. All items, materials, modifiers and enchantments require a blueprint to craft. Blueprints are acquired through various progression systems like Ranked or "Your Bank". Beneath this the user can select a blueprint to forge into an item. To begin forging, you must slot materials, modifiers or enchantments into the slots.

SKETCHBOOK IDEA GENERATION

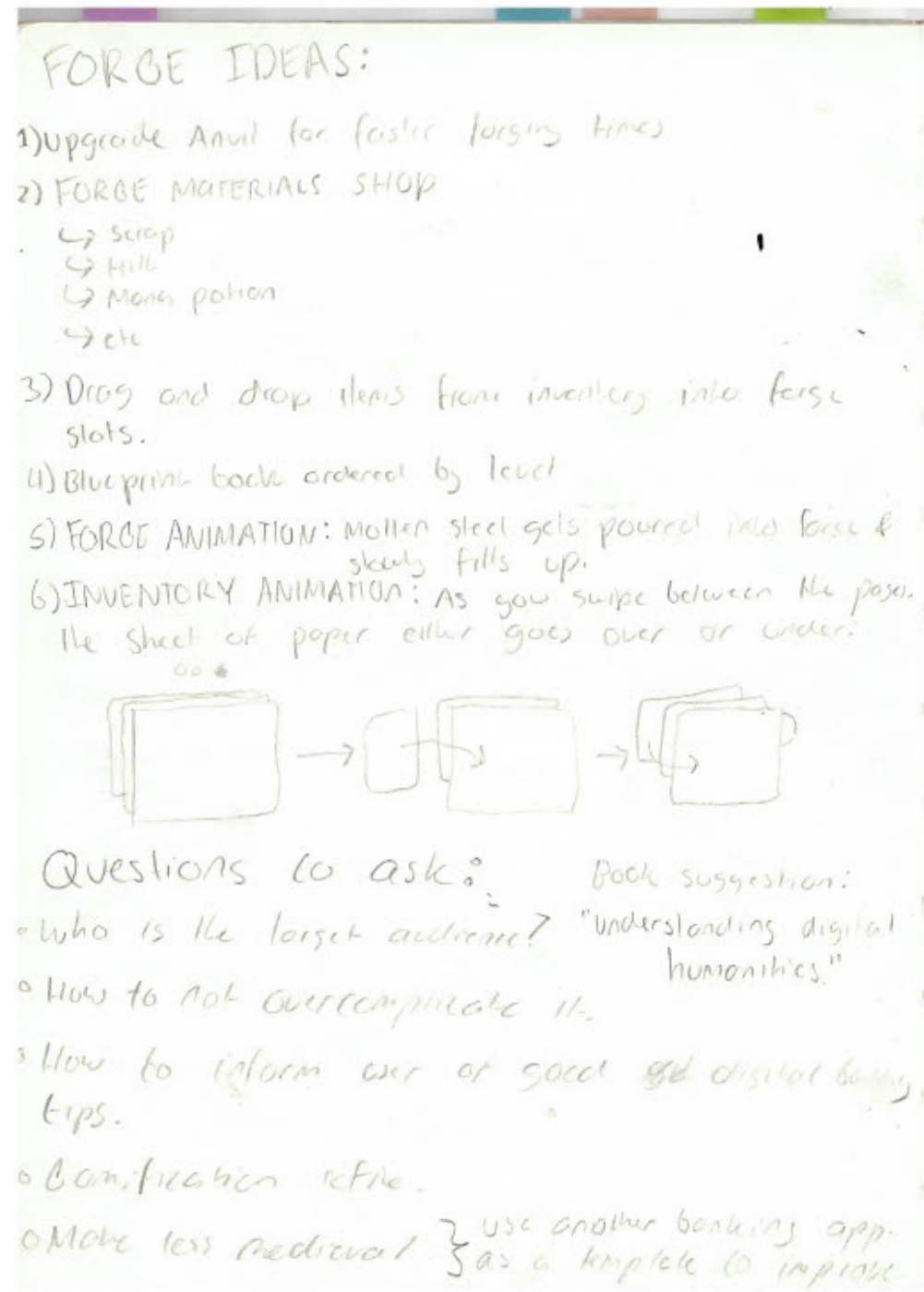
PAGES 51-52

PAGE 51

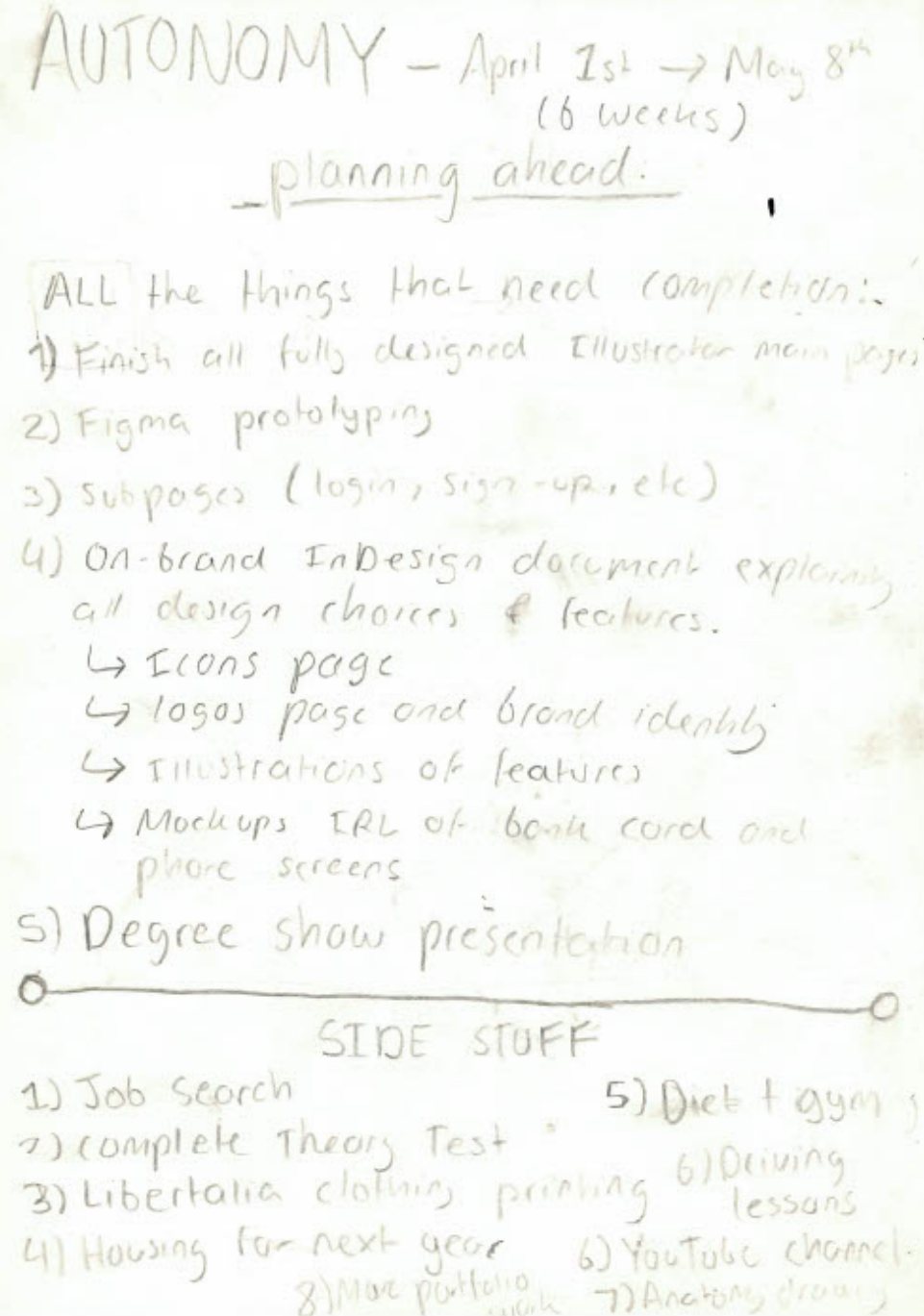
On this page I ideated further for the Forge page. In an effort to make every feature of the app more connected, I worked on tying together various features with other parts of the app. For example, one idea was to link the "Your Bank" page with "The Forge" page by having a purchasable and unlockable "Anvil" mechanic that sped up forge times. When smelting with the forge, the item would take roughly three hours to complete as to prevent mass productions of items causing an unstable market. To lower the forge timing, an Anvil could be upgraded in the "Your Bank" page. I also ideated about possible forge animations to make it more visually engaging. Animations about swiping between different blueprints pages is also shown.

Lastly I brainstormed some important questions near the bottom that could improve the functionality and simplicity of the app.

PAGE 51) FURTHER FORGE IDEATION



PAGE 52) AUTONOMY COURSEWORK PLANNING



PAGE 52

Here on page 52 is a showcase of my work process. This demonstrates my ability to remain organized and on task as well as my efforts to plan ahead for module submissions.

Frequently throughout the final pages of my sketchbook there are many such pages that are dedicated to planning for the realisation aspect of the project.

Here I took notes of the various assets I would need to produce, what softwares and applications I would use for prototyping as well as what I would need to produce for the final submission of this document.

The bottom section can be ignored as it is not relevant to the course as it is simply planning for other personal matters.

SKETCHBOOK IDEA GENERATION

PAGES 53-54

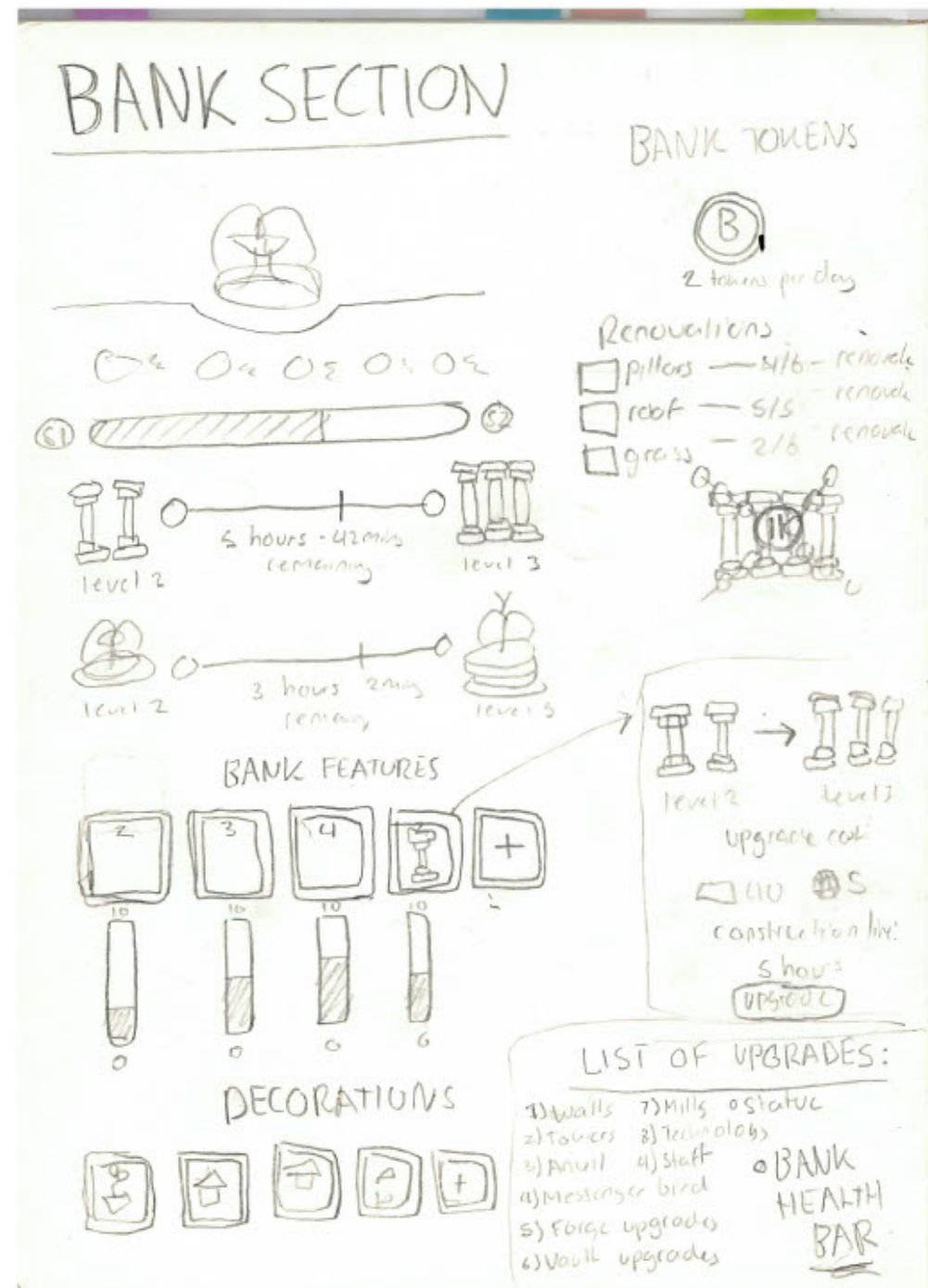
PAGE 53

This page was created after I had already done a lot of the figma prototyping for the banking app.

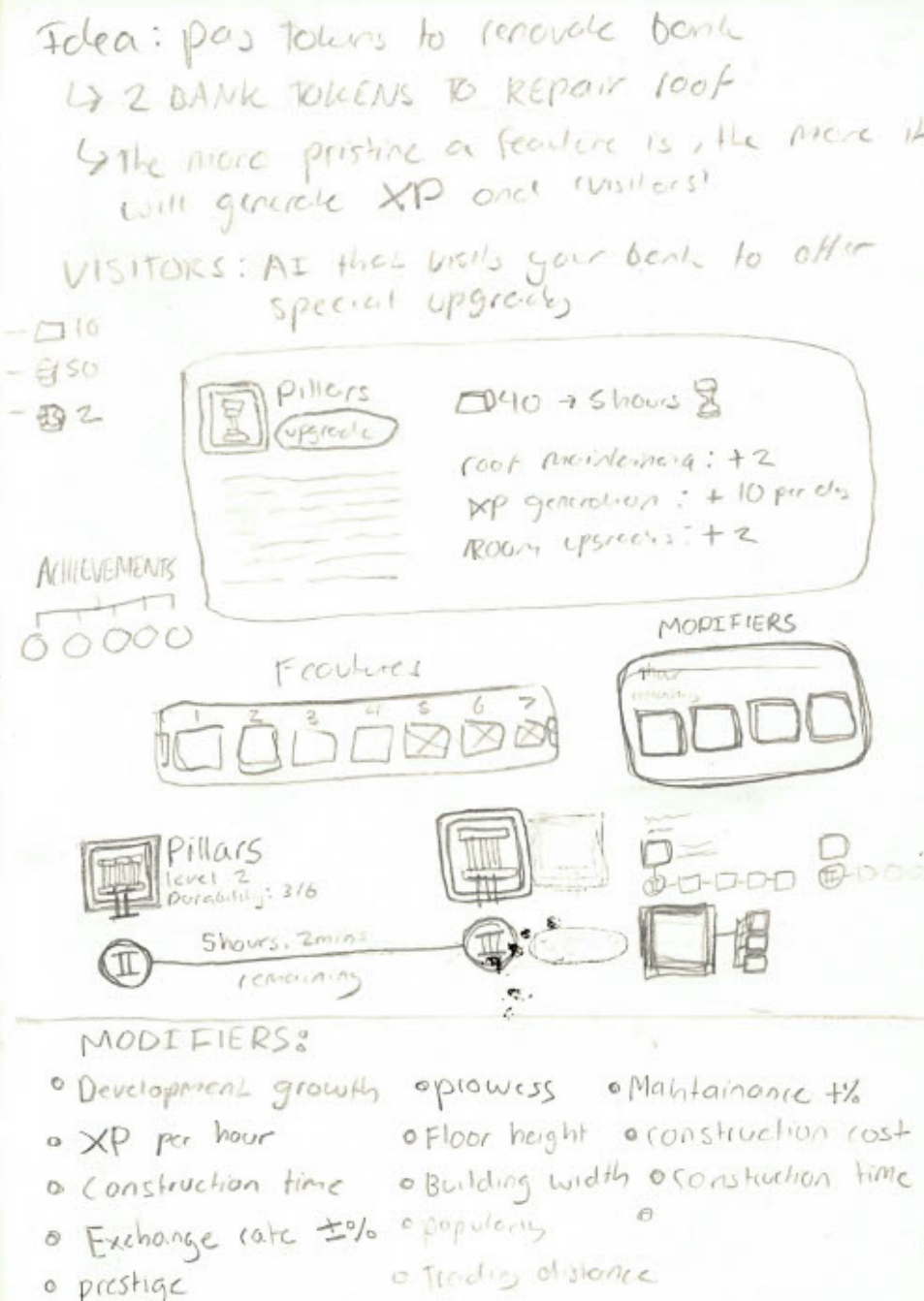
After I had completed a good majority of the "Your Bank" section I found myself stuck between different ideas for the structure and layout of the page. One of the big problems was finding a way to organize all the features in a consistent and continuous way that would be easy for the user to navigate through.

To better organize my thoughts for the "Your Bank" section I generated some additional ideas on paper to outline some varying layouts for the individual widgets and icons. I also attempt to flesh out more of the already established features to make them more legible and unique in an effort to reduce redundancy.

PAGE 53) FURTHER BANK SECTION STRUCTURE DEVELOPMENT



PAGE 54) FURTHER BANKING SECTION EXPLORATION OF IDEAS



PAGE 54

Here I further elaborated on established features within the figma prototype.

I wanted to expand on certain features such as with the unlockable structures system that users can choose to implement into their bank building to grant them additional benefits and easy of use.

For example, with the upgradable structures such as the pillars, fountain, gardens, etc, I made them more interactable and self-explanatory for increased quality of life.

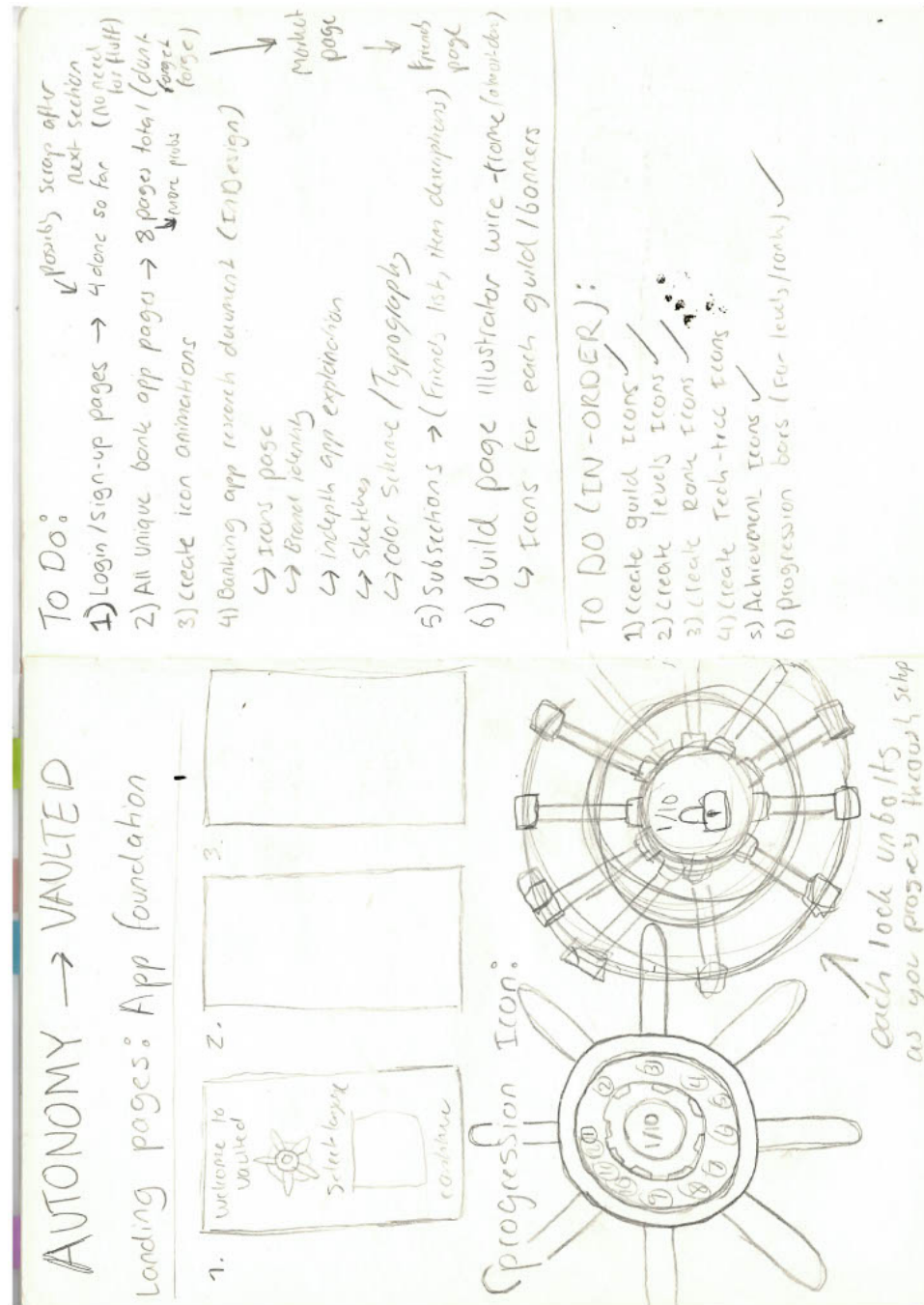
I also worked on organizing certain widgets such as the unlockable structures by turning exploring different ui design systems like the implementation of a carousel, slider or tab selections.

I also expand upon the core functionality of certain features towards the bottom of the page.

SKETCHBOOK IDEA GENERATION

PAGES 55-60

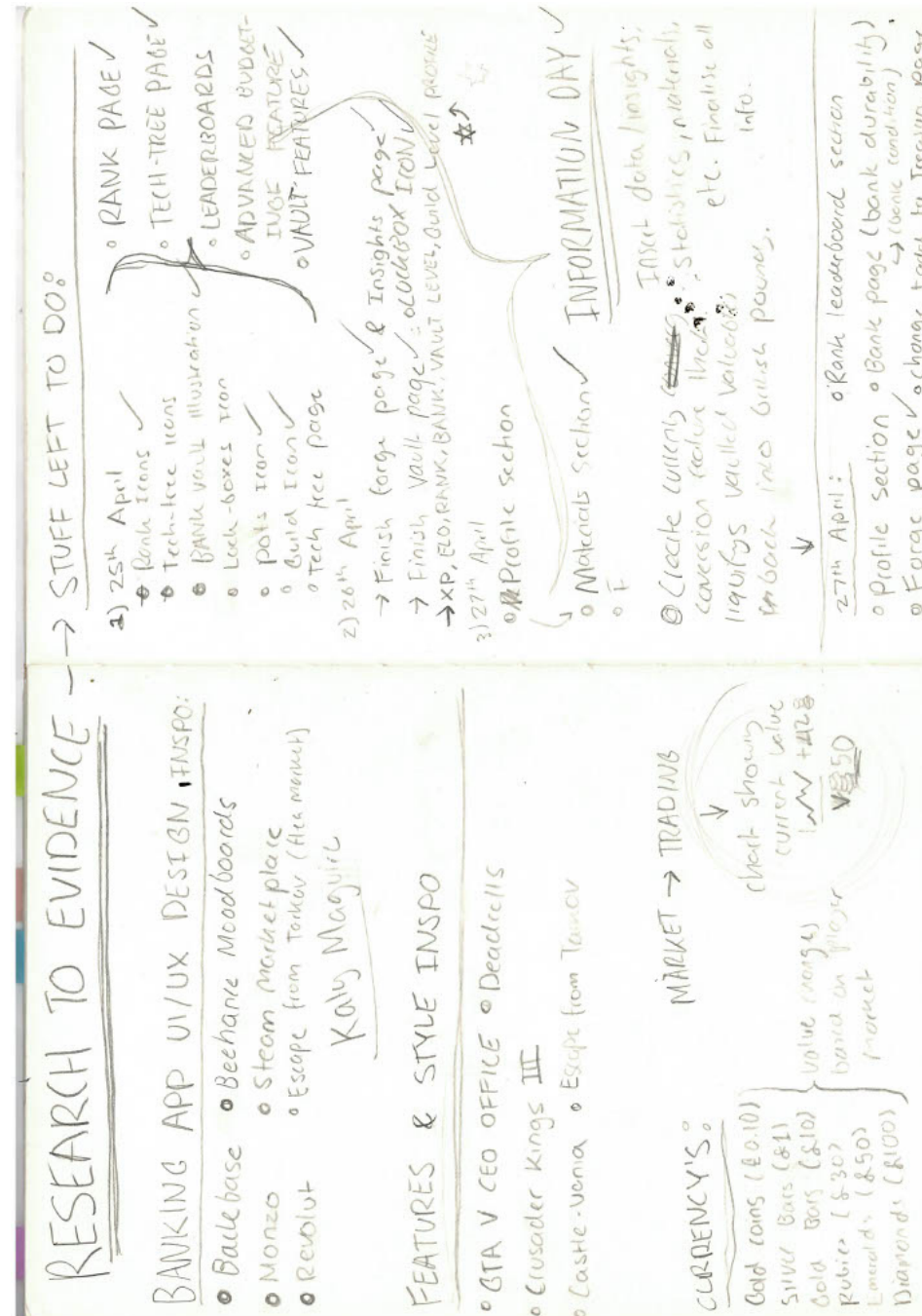
PAGE 55 & 56) LANDING PAGES IDEATION



PAGE 53 AND 54

This is me experimenting with ideas for the register and login screens once more with further development into the animations, style and layout of the landing pages. Here I show an animation of a vault door unlocking as you navigate through the landing page steps. The other page is dedicated to more planning and organising.

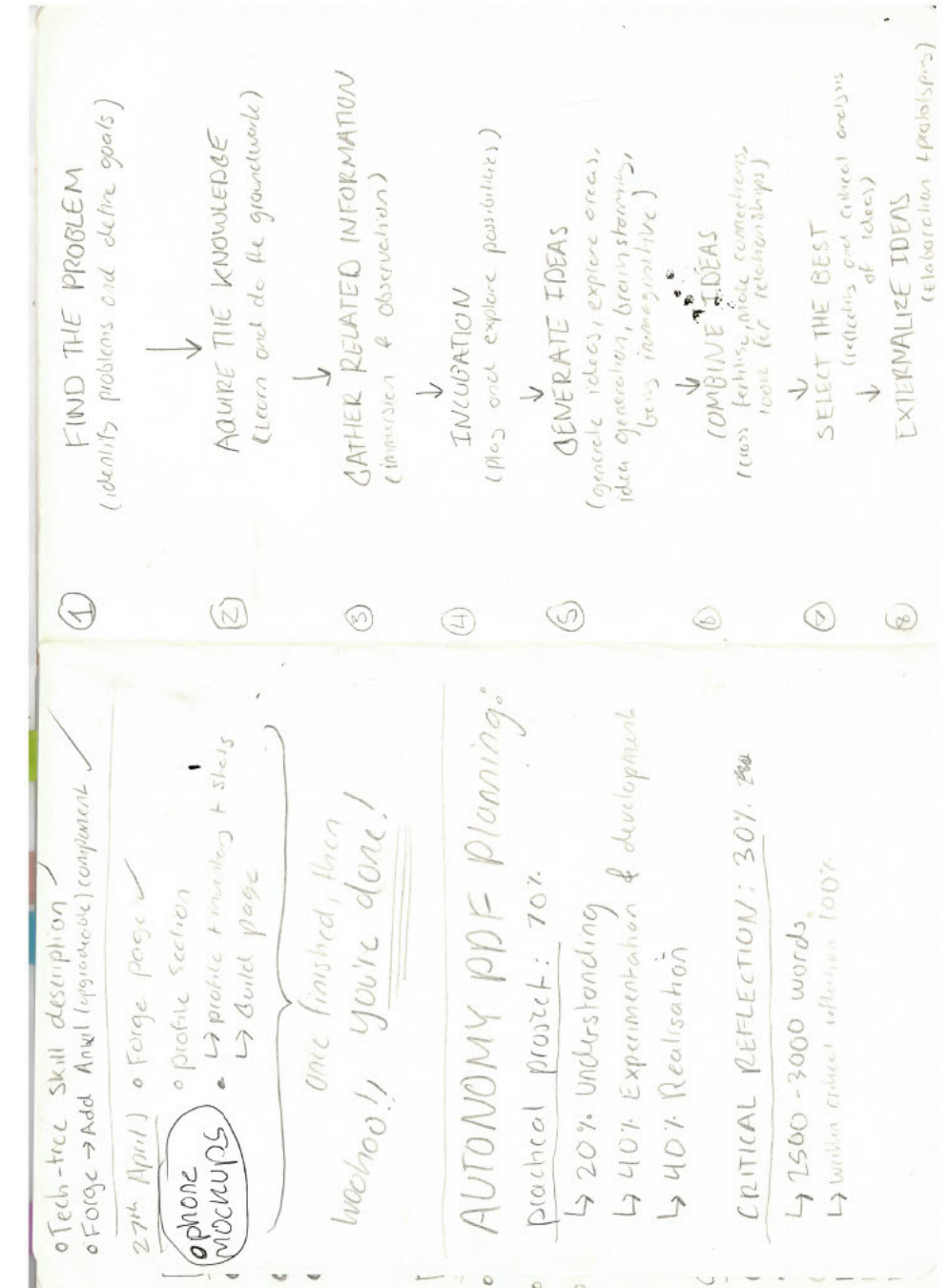
PAGE 57 & 58) TIME MANAGEMENT AND ASSET PRODUCTION PLANNING



PAGE 55 AND 56

Further research, organizing ideas, and planning for better work-flow schedule with increased efficiency of time. Here I outline the various research that inspired the project that I have included within this pdf document towards the beginning.

PAGE 59 & 60) PLANNING FOR PDF DOCUMENT



PAGE 59 AND 60

Here I planned for the production of this pdf document by outlining all the stuff that needed completion for the final submission such as with certain figma prototype pages. I also outlined the grading rubric to make production of the PDF document easier.

DESIGN IMPLEMENTATION, DEVELOPMENT AND REALISATION

ADOBE ILLUSTRATOR, PHOTOSHOP AND FIGMA REALISATION

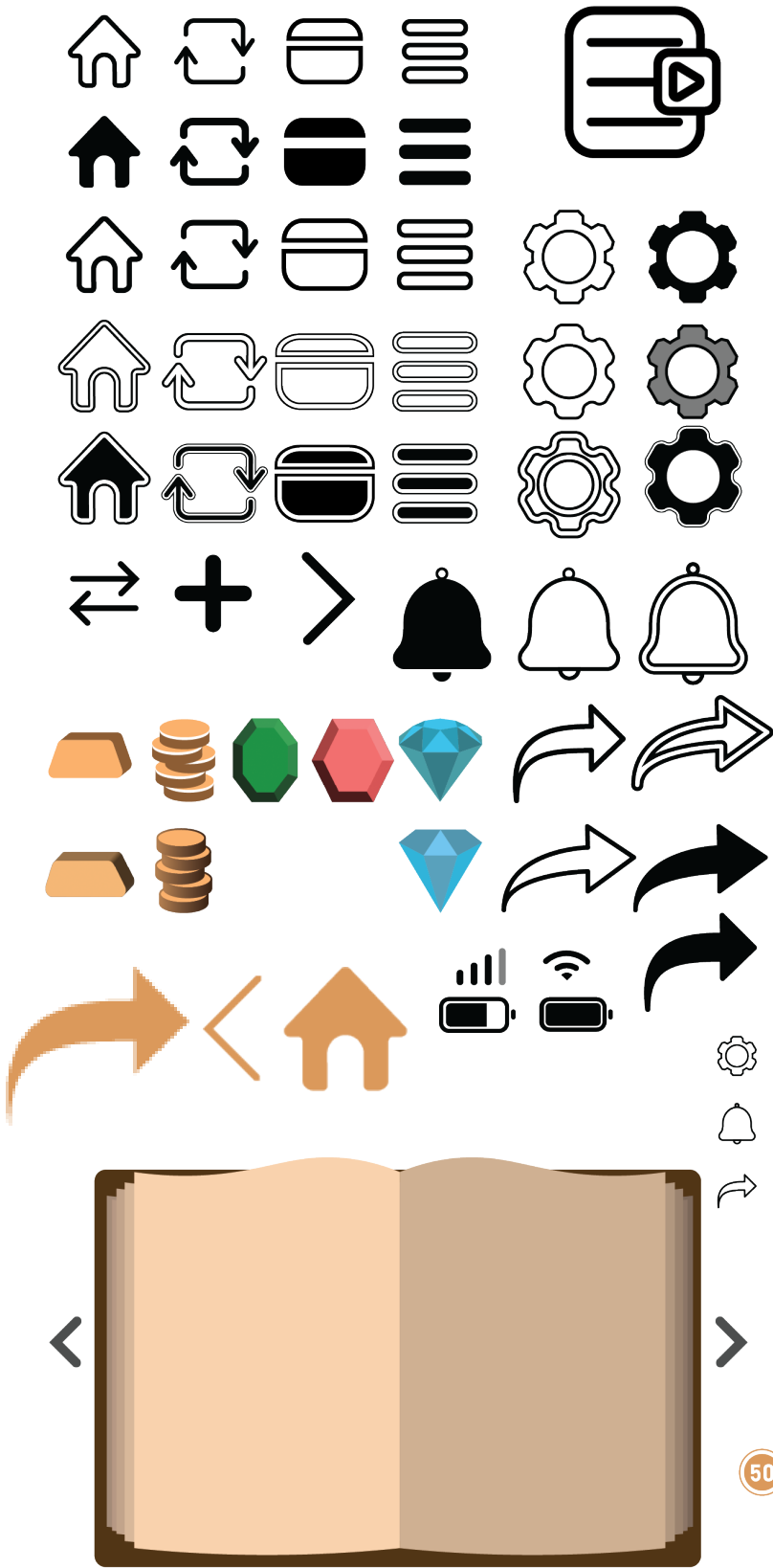
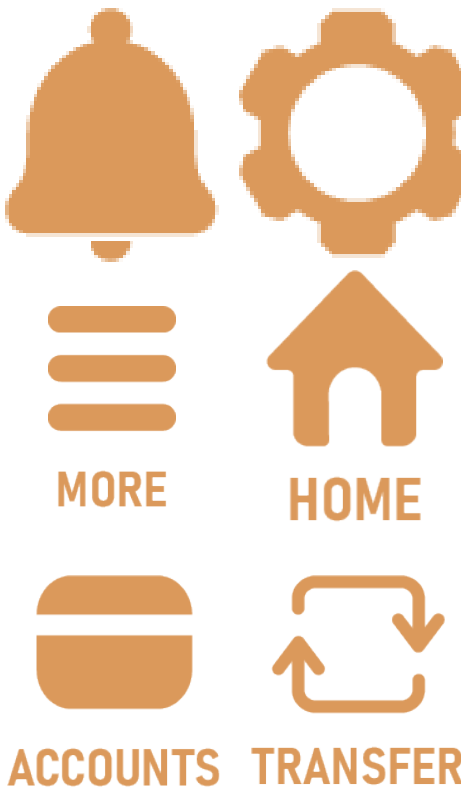
The following section will show the assets that I produced using Adobe Illustrator, Fresco, Photoshop and Figma. Here I detail the process I underwent when creating each design iteration as well as what tools I used to further develop the final designs for exporting to a figma prototype.



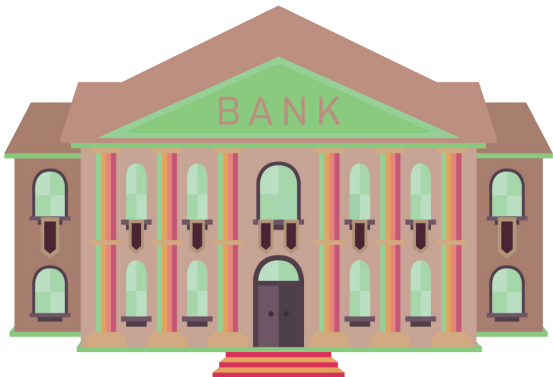
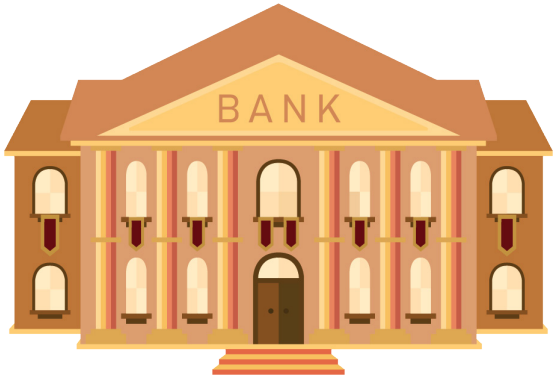
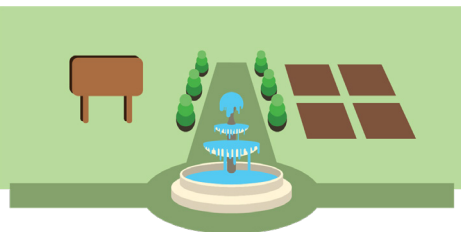
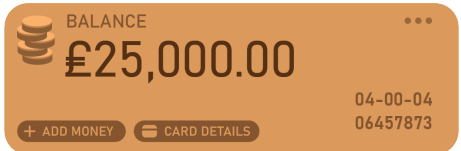
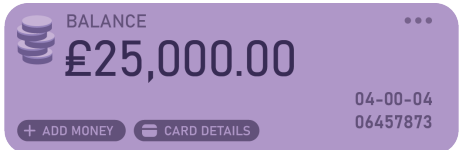
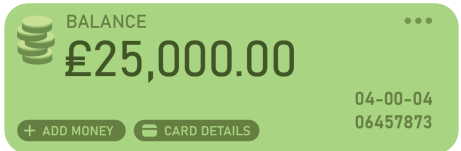
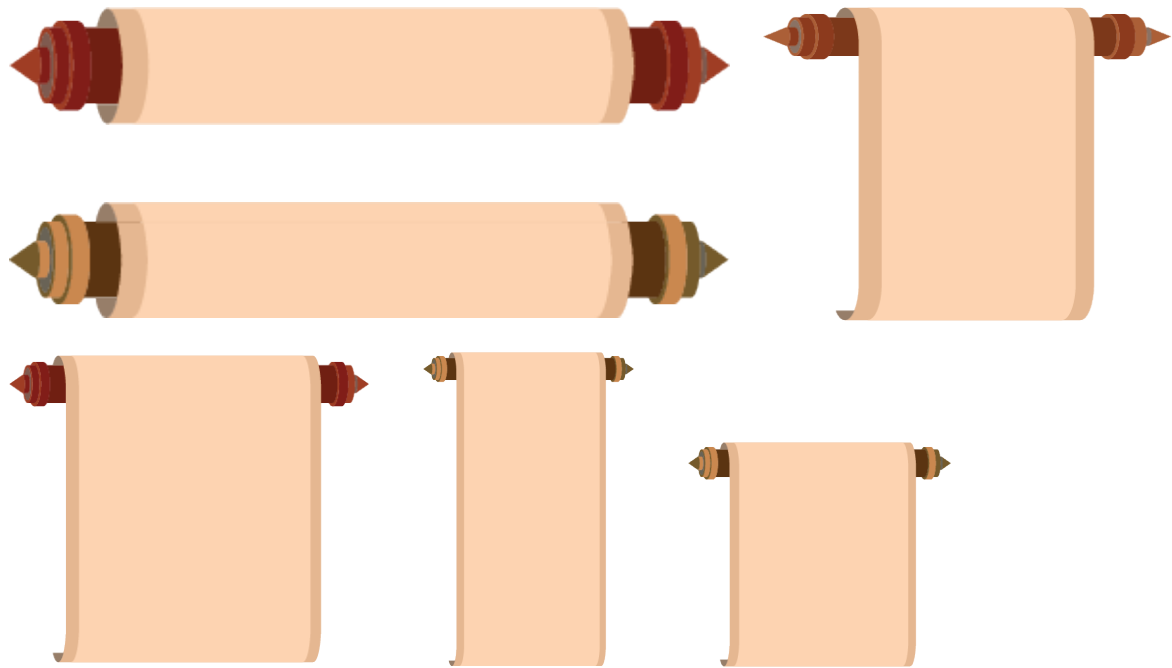
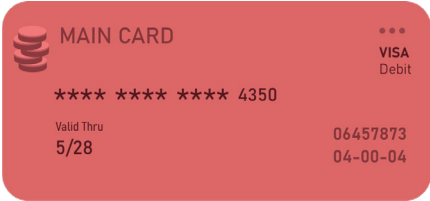
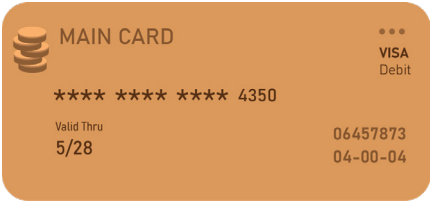
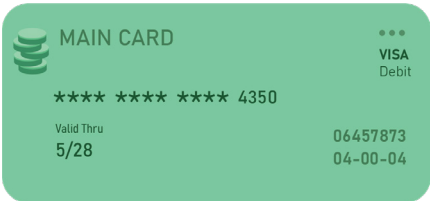
ICON AND ILLUSTRATION DESIGN ASSETS

INITIAL ASSET DESIGNS

For the icons and illustrations that I initially produced, I primarily used Adobe Illustrator to create the basic shapes. I experimented with combining different shapes on a 1000x1000 pixel grid. I used a lot of layout tools such as guides and margins to maintain proportionality. To more accurately design for the proportions of a mobile app, I used a basic iphone 16 wireframe as a background when designing assets such as the book, scrolls, bank illustrations and card icons.

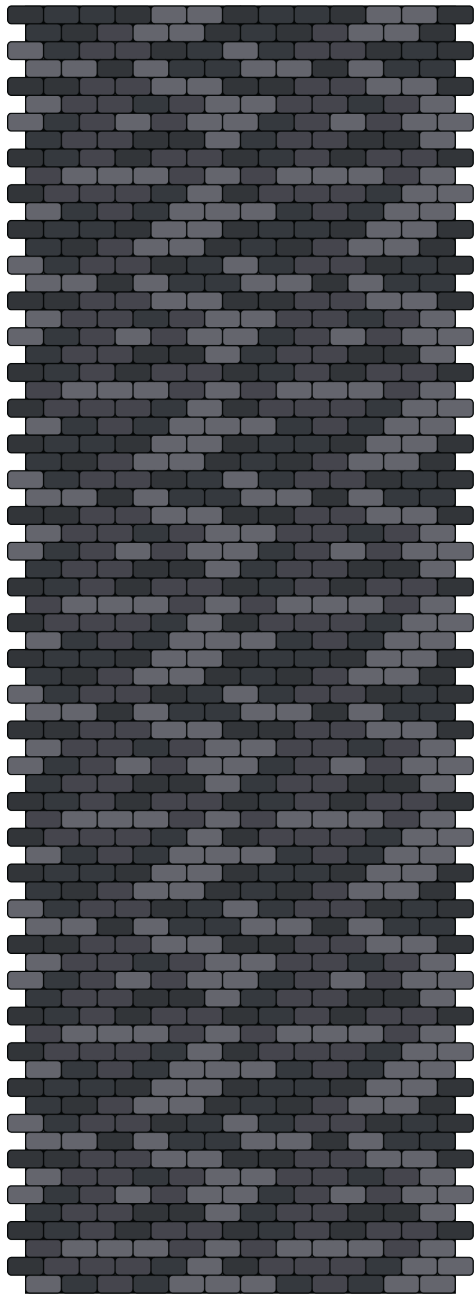
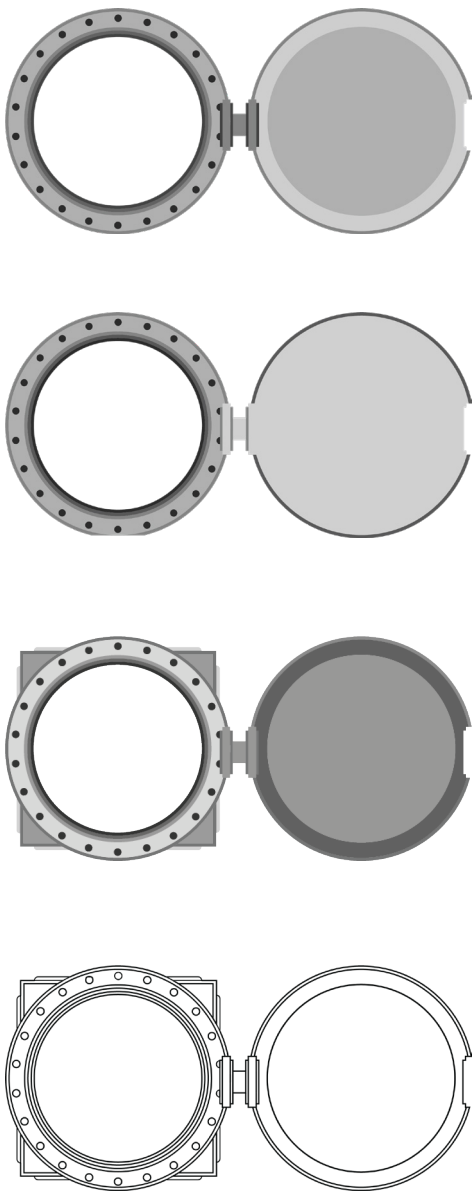


Name on Card	Andreas Horton
Card Number	5376 2846 7321 4350
Card Pin	1234
Expiry Date	11/28
Issue Date	11/24
CVC	087



ICON AND ILLUSTRATION ASSETS

FIRST ASSET DESIGNS



English (US)
English (US)

Português (Brazil)
Português (Brazil)

Español (España)
Spanish (Spain)

Italiano
Italian

English (UK)
English (UK)

French (France)
French (France)

Hindi (India)
Hindi (India)

CONTINUE

1

2

3

4

5

6

7

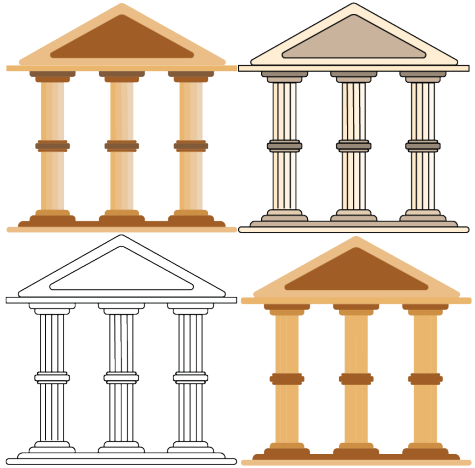
8

9

,

0

>





re-send code

Email Address

johnsmith123@gmail.com

Send Code

Phone Number

+44 123 456 789

Username

John Smith

Password

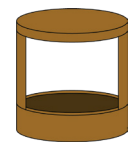
Password

Confirm Password

Password

Password Strength

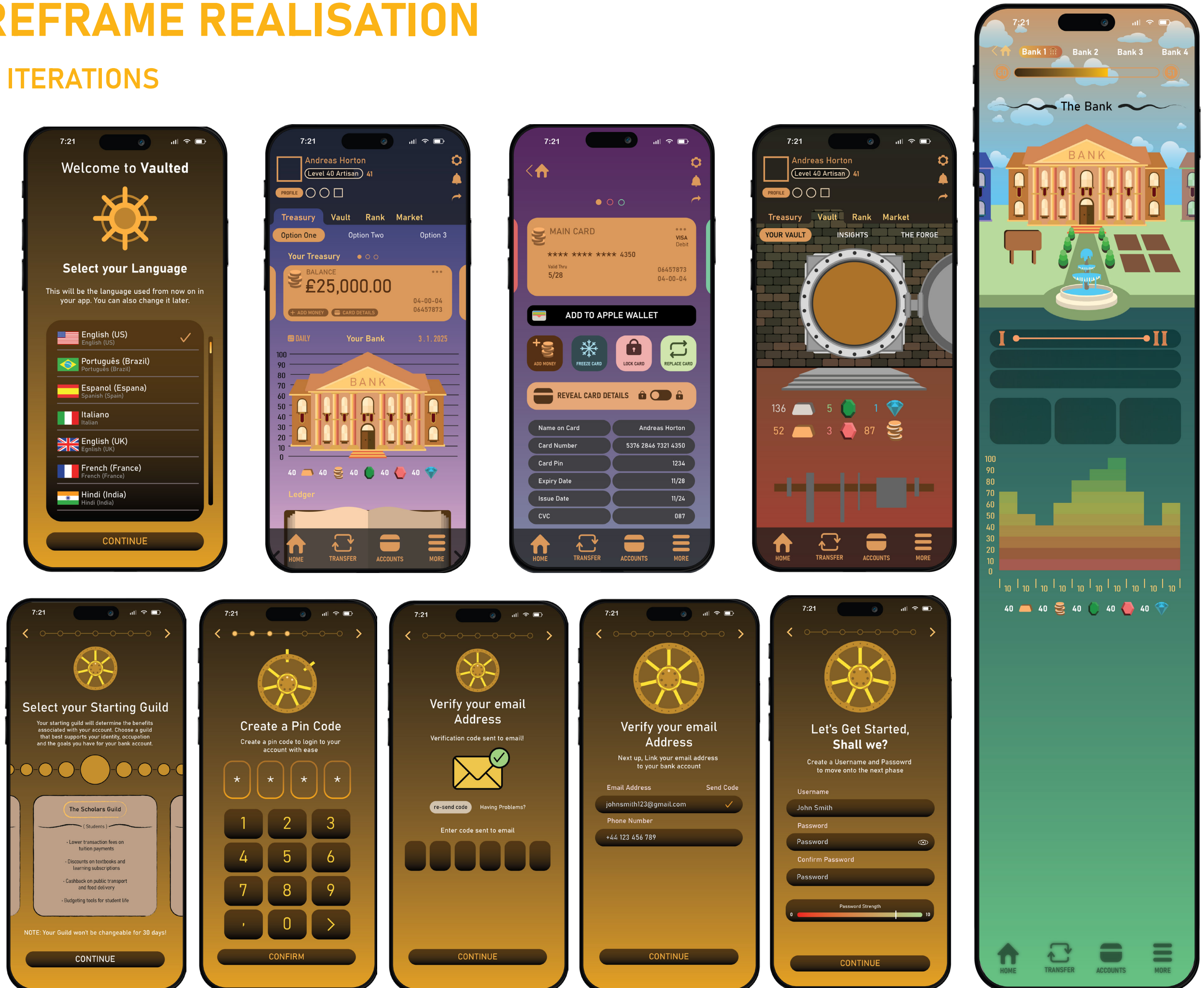
0



INITIAL WIREFRAME REALISATION

FIRST WIREFRAME ITERATIONS

Following the creation of various assets in Adobe Illustrator, I began developing the initial iterations of the banking app interface, building upon the concepts outlined in my earlier journal sketches. While Illustrator was my initial software of choice for designing the first set of artboards, I quickly found the process inefficient—particularly the repetitive task of copying and pasting artboards with an iPhone template mask. This workflow proved to be time-consuming and limited my ability to iterate quickly. As a result, I chose to transition to Figma, using my Illustrator compositions as a foundational reference. This shift significantly streamlined the design process, enabling greater flexibility, faster prototyping, and improved interface consistency across multiple screens.



STYLE REFERENCE IMAGES

STYLE REFERENCE IMAGES USED FOR ICONOGRAPHY AND ILLUSTRATIONS WITH ADOBE FIREFLY

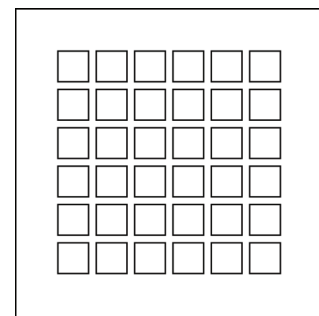
ADOBE FIREFLY AI GENERATION PROCESS

Within Adobe Firefly I used an aspect ratio of a 1:1 square for the generation of the majority of the iconography. With the goal in mind to generate an icon set for a specific feature, I used some reference images of icons that were similar to the style and composition I wanted to encapsulate. These reference images were usually composed of icon sets that I found on the internet. For example, here is an icon set I used for a composition reference:



COMPOSITION REFERENCES

In order to dictate to Adobe Firefly just how many icons I wanted to make, I created a square icon template set using Adobe Illustrator. I later used this image as a composition reference for each icon set I wanted to generate.

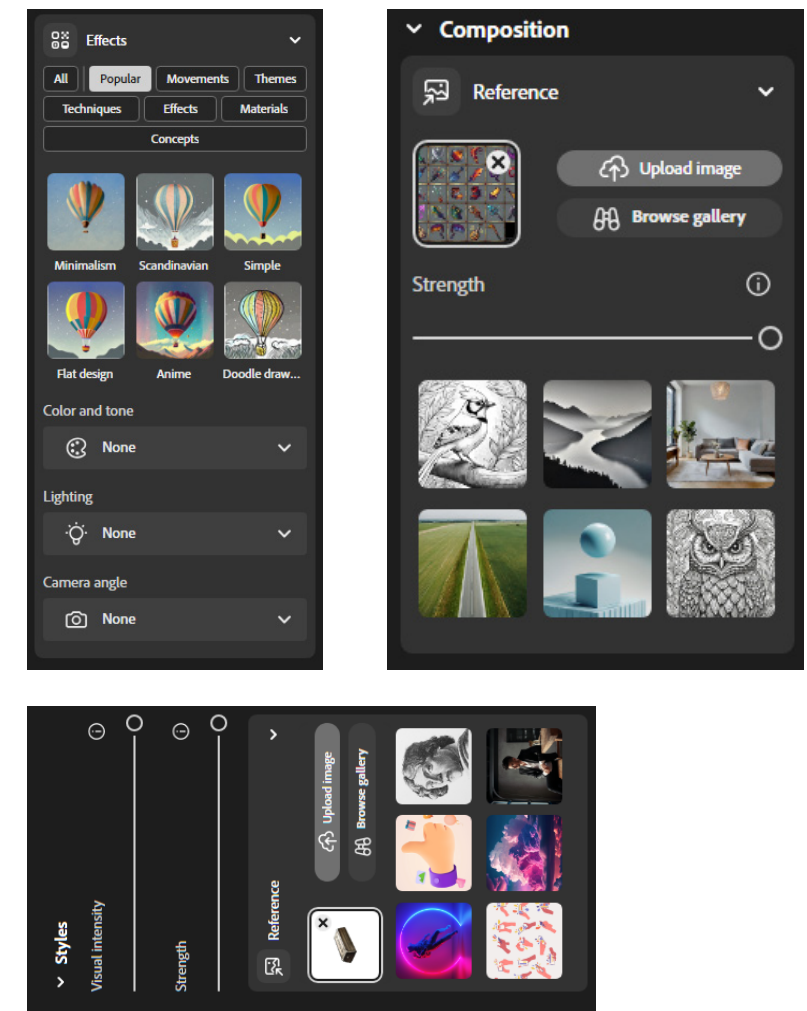


AI PROMPT AND CONDITIONS FOR GENERATION

In addition to the various settings with composition and style, I also used the AI prompt to generate certain images with specific design choices such as generating only weapons, armor and trinkets in varying materials like silver, gold, emerald, ruby and diamond. I also asked the prompt to make the background transparent to make the process of cutting them out in Photoshop easier.

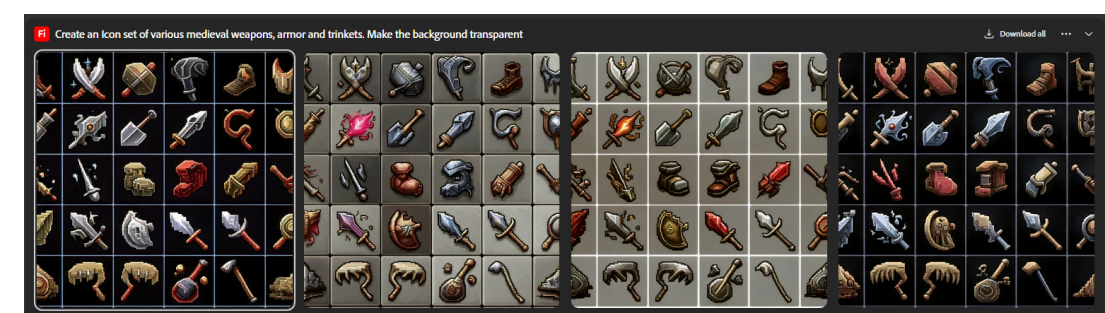


Using Adobe Firefly, I tweaked various settings like the strength and visual identity of the composition and the style reference. I also applied certain filters such "Pixel", "Flat" and "Cartoon" to make the image generation more consistent in style.



EXAMPLE OF GENERATED OUTCOMES

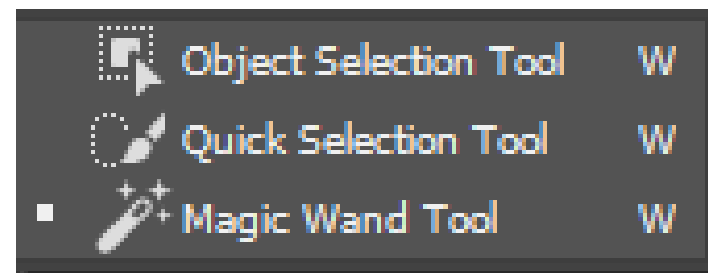
With all the conditions set, I used Adobe Firefly to generate 4 variations. Analyzing each variation for which one I think most accurately captures the visual aesthetic I want, I can use certain features such as "generate similar", "use as composition reference" and "use as style reference" to narrow down the final image.



ADOBE FIREFLY TO PHOTOSHOP

FORMATTING AI GENERATED IMAGES INTO USABLE ICONS

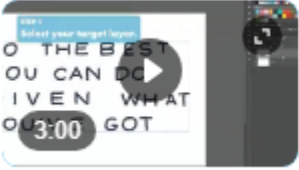
Using my AI generated Icons and Illustrations, I found myself with a problem of finding an efficient and less-time consuming way of formatting each of my images into separate, usable icons. At first I would take my image and using the "wand tool" or the "object seleciton tool" in Adobe Photoshop 2025, I would cut out the backgrounds of the images. Sometimes, due to the background being a similar color to the Icons, I had to use the "color range" tool make the background of each icon transparent.



After the images had been cutout with transparent backgrounds, I would manually select each of the objects within the file and use the "cut via layer" feature in photoshop to divide each icon into a seperate layer since they were all apart of the same layer previously.



After many iterations of doing this process with different icon sets, I found the process to be ultimately very tedious and time-draining. In an effort to find a more efficient process of separating each icon into their own png file for later formatting, I enquired on youtube for better solutions. It was here that I found a video that provided a simple solution with the aid of an importable Photoshop script that divides each image within a whole layer into their own separate layers. Following the youtube videos instructions, I downloaded the file, extracted it and then imported it into Photoshop.



How to Split Artwork to Layers in Photoshop (Fast & Easy!)

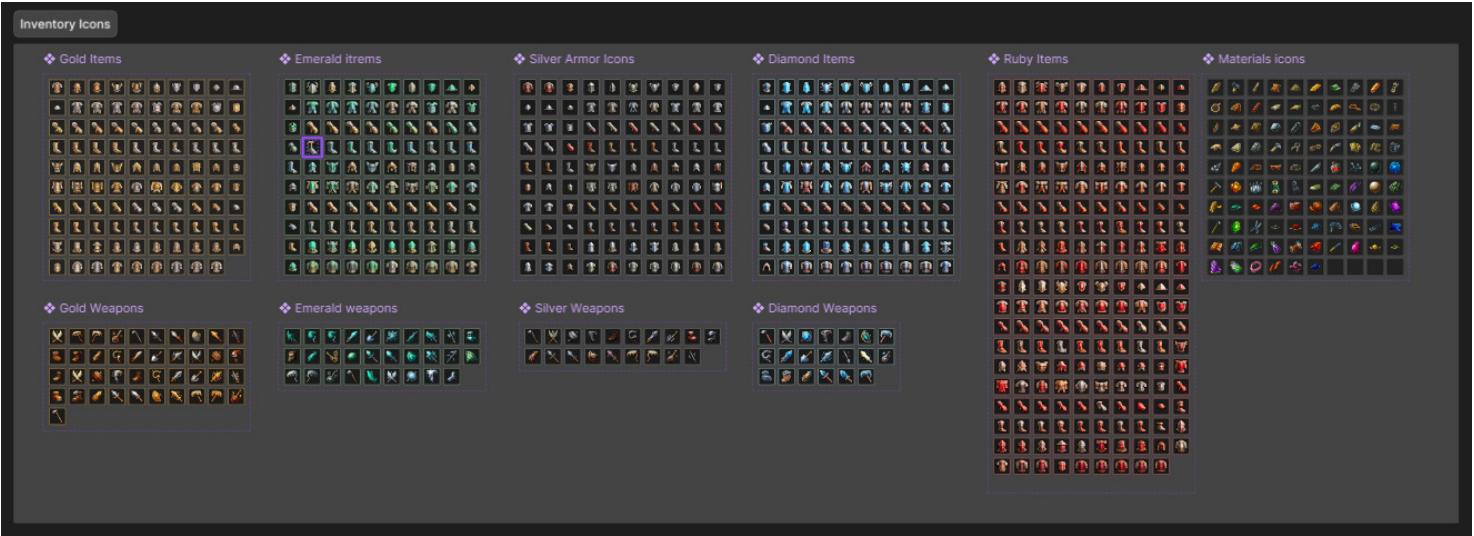
YouTube · Mr. Tom Froese

18 Nov 2024

banner-icon-vector-illustration-set-260n...	4/25/2025 3:49 PM	WEBP File	10 KB
SplitToLayers1_0	4/24/2025 8:54 PM	Compressed (zipp...	6 KB
a993565df71a4f167bdf451514d016c5	4/24/2025 6:11 PM	JPG File	182 KB

readme	Text Document	1 KB	No	1 KB	28%	12/9/2012 9:37 PM
Split to Layers.jsx	JSX File	5 KB	No	26 KB	81%	12/9/2012 9:59 PM

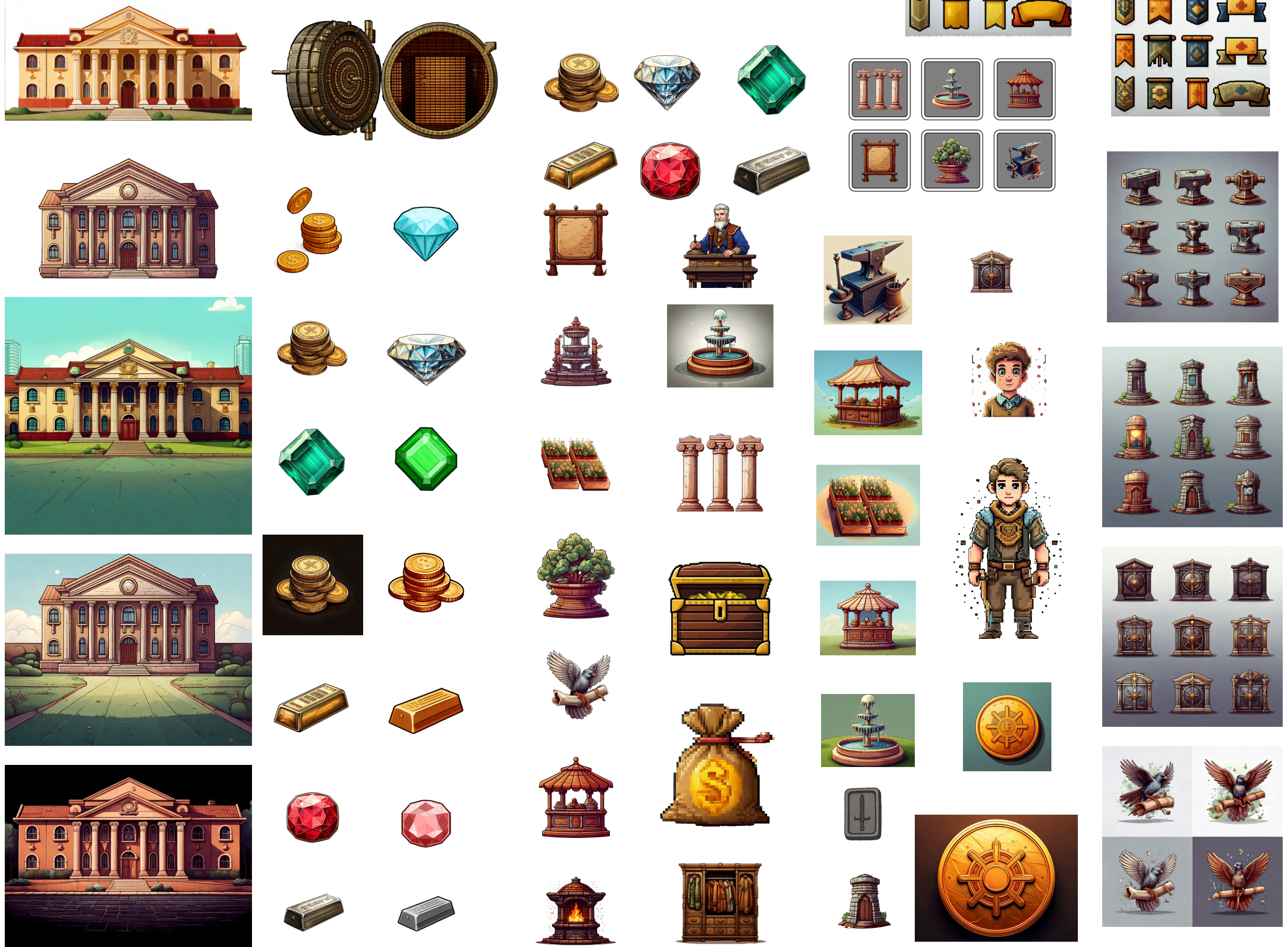
After the plugin was installed, I was able to quickly and effectively split up each icon within a whole layer into their separate layers. Then, using the option in Photoshop called "Layers to files", I exported each icon into a PNG file. Using all my PNG files for the Icons, I then took to Figma where I used the "Auto Layout" feature to quickly and easily sort each icon into a Icon frame I had created using Photoshop. The color of the Frame outline was altereted to match the rarity of the item within.



ICON AND ILLUSTRATION DESIGN DEVELOPMENT

DEVELOPMENT OF INITIAL ICONS AND ILLUSTRATIONS INTO FINAL DESIGNS

At the beginning of the Vaulted project, I created all of the iconography and illustrations manually using Adobe Illustrator. My aim was to develop a clean, minimalist visual style that aligned with the app's gamified financial systems. While these initial designs fulfilled their functional purpose, I ultimately found them lacking in visual richness and storytelling depth. After some reflection and feedback, I decided to explore a more stylized and immersive art direction. I turned to generative AI tools—primarily Adobe Firefly and ChatGPT—to evolve the project's visual identity. Using my original Illustrator assets as compositional references within Firefly, I blended them with visual inspiration sourced from Google Images to guide the desired stylistic output. This hybrid process allowed me to preserve the core layout and symbolism of my early designs while enhancing them with a more refined, cohesive aesthetic that better matched the tone and ambition of the Vaulted experience.



ICON AND ILLUSTRATION DESIGN DEVELOPMENT

DEVELOPMENT OF INITIAL ICONS AND ILLUSTRATIONS INTO FINAL DESIGNS



ICON AND ILLUSTRATION DESIGN DEVELOPMENT

DEVELOPMENT OF INITIAL ICONS AND ILLUSTRATIONS INTO FINAL DESIGNS

GOLD WEAPONS



SILVER WEAPONS



DIAMOND WEAPONS



GOLD ARMOR



SILVER ARMOR



DIAMOND ARMOR



ICON AND ILLUSTRATION DESIGN DEVELOPMENT

DEVELOPMENT OF INITIAL ICONS AND ILLUSTRATIONS INTO FINAL DESIGNS

EMERALD WEAPONS



EMERALD ARMOR



RUBY ARMOR



MATERIALS, MODIFIERS AND ENCHANTMENTS

For the Materials, Modifiers and Enchantments Icons, I found an Icon pack that I was allowed to use for personal and commercial use. To save time generating each icon for this section, I just used these already published icons as a template for the app prototype. I cut out each icon in Photoshop and then manually added the frames using the PNG files afterwards.



APP PROTOTYPING

APP PAGES AND PROTOTYPING

This section details my process of prototyping the app using figma. Here I took all my idea generation, development and realisation from my sketch-book and Illustrator designs to create a prototype of a functional, interactive app. Some features and pages aren't fully complete yet but I had managed to complete all the pages I set out to do.

FIGMA PROTOTYPE LINK:

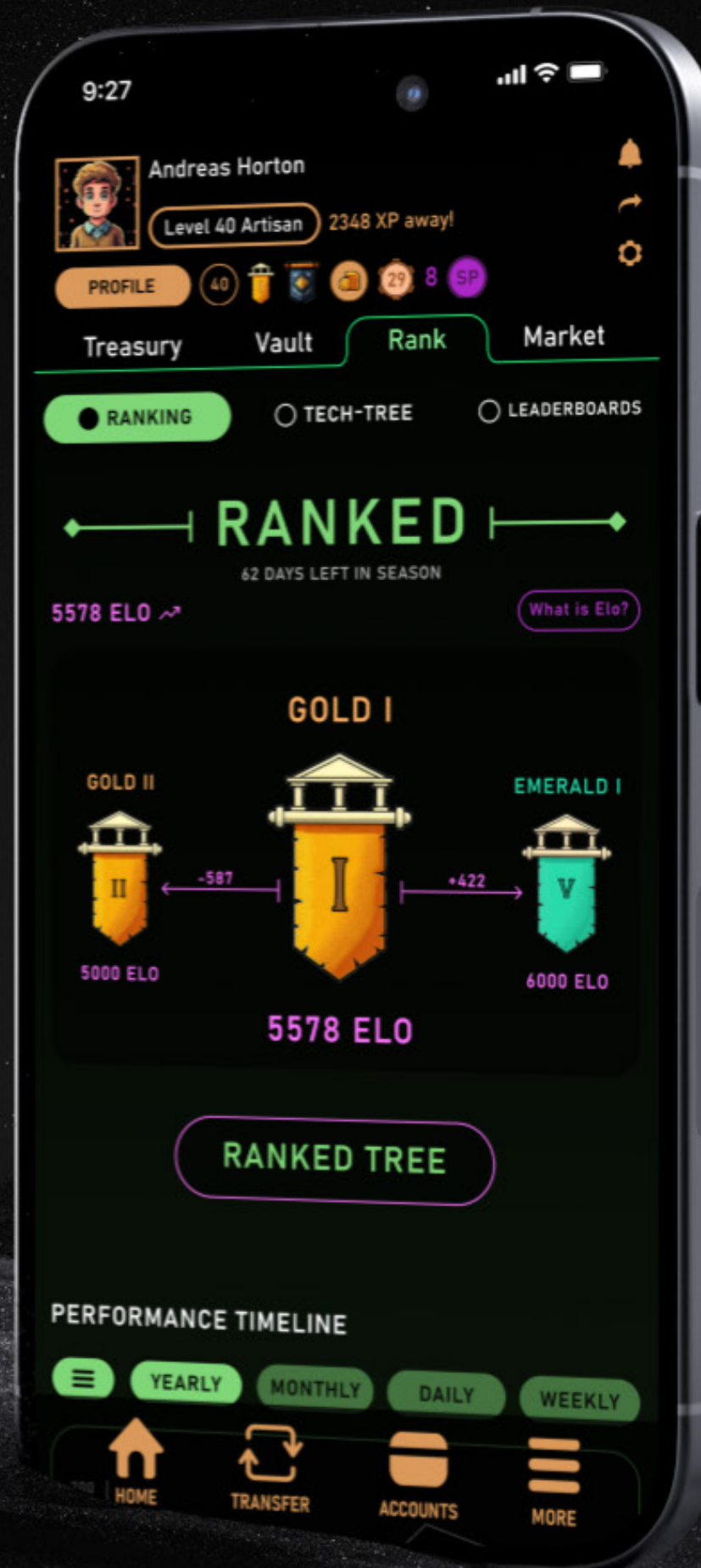
FOR THE BEST VIEWING EXPERIENCE I WOULD RECOMMEND USING THE FIGMA PROTOTYPE WITH AN IPHONE. IF NOT THEN USE THE IPHONE 16 TEMPLATE.

TO ACCESS DIFFERENT PAGES GO TO THE "FLOW" MENU ON THE LEFT SIDE.

SOME FEATURES WITHIN THE PROTOTYPE HAVEN'T BEEN CODED TO BE INTERACTABLE YET. TO SEE WHICH FEATURES ARE CLICKABLE, CLICK ON THE PAGE AND THE INTERACTIVE ELEMENTS WILL BLINK WHITE FOR A MOMENT. HAVE FUN!

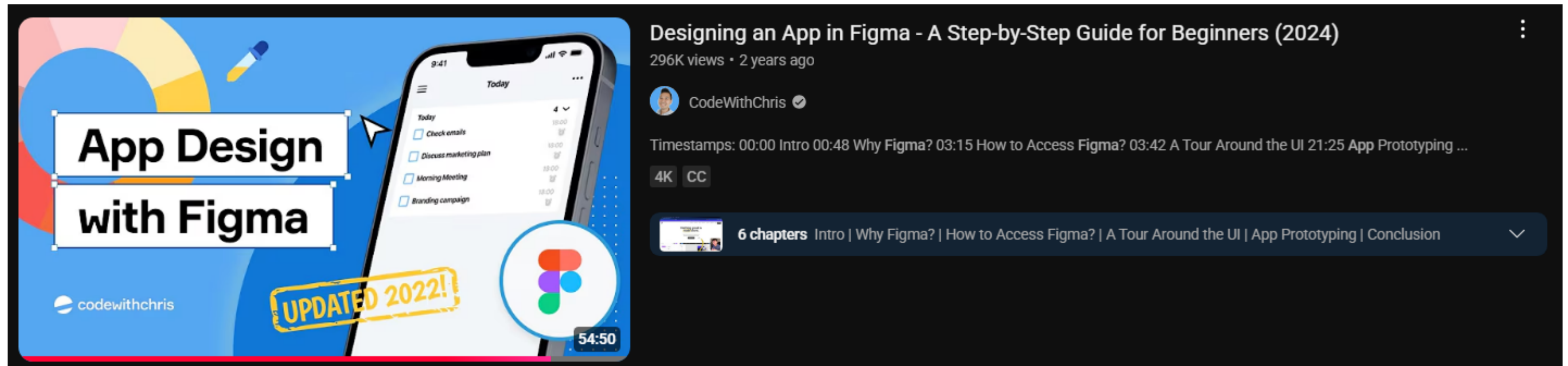
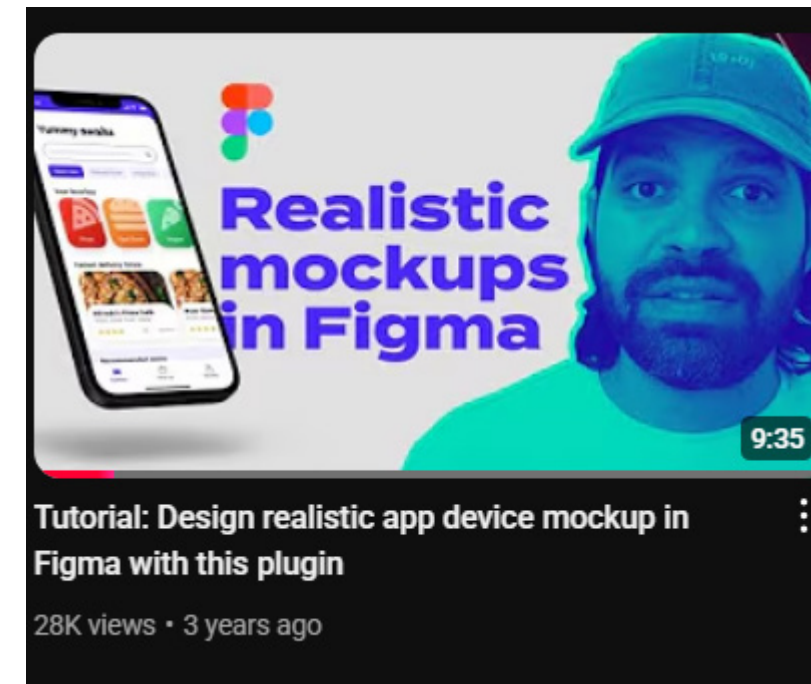
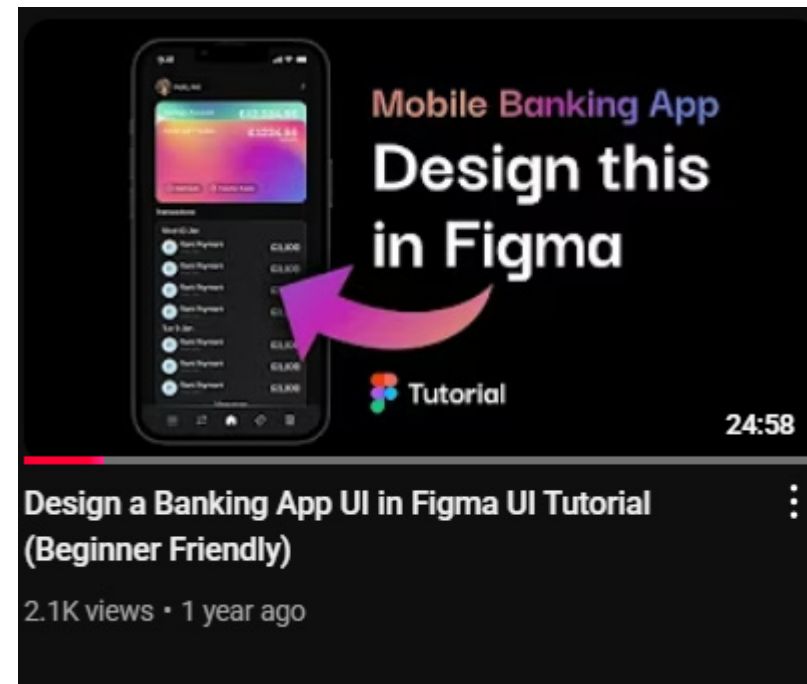
LINK:

[HTTPS://WWW.FIGMA.COM/PROTO/KI01046YXAYCGDWY-WLB4SV/VAULTED?PAGE-ID=0%3A1&NODE-ID=1-2&P=F&VIEWPORT=382%2C-329%2C0.26&T=LL25BUOCJGD0JY19-1&SCALING=SCALE-DOWN&CONTENT-SCALING=FIXED&STARTING-POINT-NODE-ID=31%3A331](https://www.figma.com/proto/KI01046YXAYCGDWY-WLB4SV/VAULTED?PAGE-ID=0%3A1&NODE-ID=1-2&P=F&VIEWPORT=382%2C-329%2C0.26&T=LL25BUOCJGD0JY19-1&SCALING=SCALE-DOWN&CONTENT-SCALING=FIXED&STARTING-POINT-NODE-ID=31%3A331)



FIGMA DESIGN RESEARCH

SOME YOUTUBE VIDEOS I USED AS REFERENCES FOR FIGMA PROTOTYPING



FINAL APP DESIGNS AND PROTOTYPING

ONBOARDING EXPERIENCE: LOGIN AND REGISTER PAGES

This section presents the final iteration of the Login and Register flow within the VAULTED application, comprising an eight-step onboarding process designed to balance security, personalization, and user immersion. The sequence was crafted to ensure a seamless and engaging entry point into the app, while establishing user trust and narrative alignment with the VAULTED ecosystem.

Welcome to VAULTED

The experience begins with a visually engaging welcome screen that introduces users to the brand's identity. The design communicates the tone of the application—a fusion of financial empowerment and gamified progression—immediately setting expectations for the user experience.

Select a Language

Accessibility and inclusivity are foregrounded through this step, allowing users to choose their preferred language before continuing. This early decision ensures linguistic consistency across the interface and fosters a more user-friendly experience.

Create a Username and Password

This screen initiates the core of the account setup process. The interface prompts users to generate a unique identifier and secure password, laying the foundation for account ownership and login authentication.

Link Your Email and Phone Number

By integrating both email and phone verification, this stage ensures a higher standard of account security. These identifiers are also used for recovery and communication purposes, reinforcing user safety and backend infrastructure reliability.

Verify Your Email and Enter a One-Time Passcode

The multi-factor verification step supports the app's commitment to secure account access. Users are prompted to check their inbox for a one-time code, which further safeguards against unauthorized account creation.

Create a PIN Code

As an additional layer of user protection, the app requires a four- to six-digit PIN, which streamlines future access while maintaining strong security protocols. The minimalist design of this screen highlights ease of use without sacrificing functionality.

Select Your Starting Guild

This unique feature introduces VAULTED's core gamification element—guild selection. Users are invited to choose an initial guild, each offering a distinct set of financial philosophies and perks. This step immediately engages the user in the app's progression system and personal narrative.

You're Set! Let's Get Started

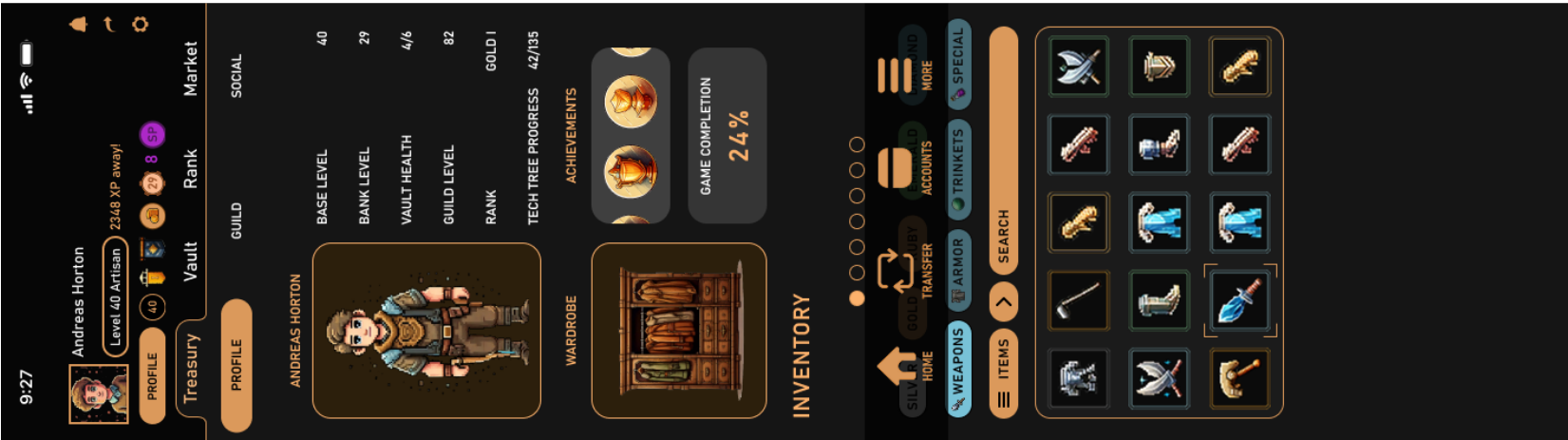
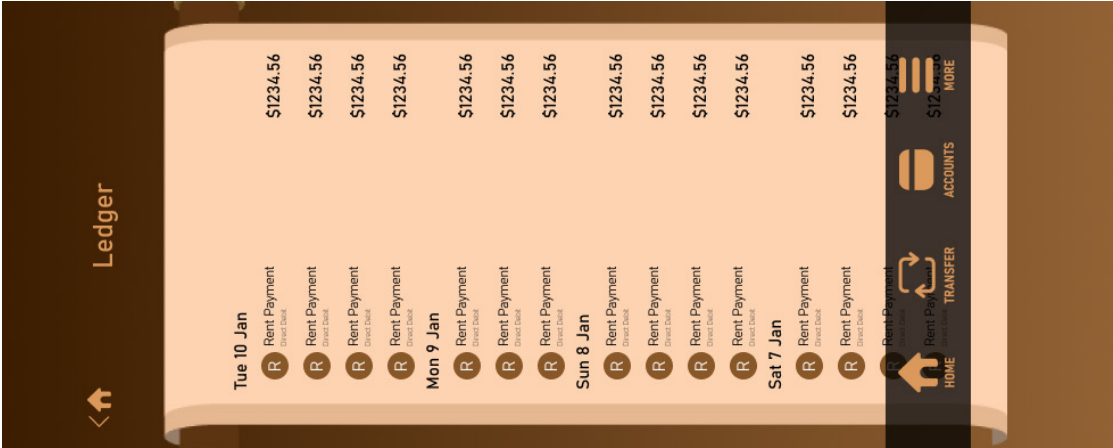
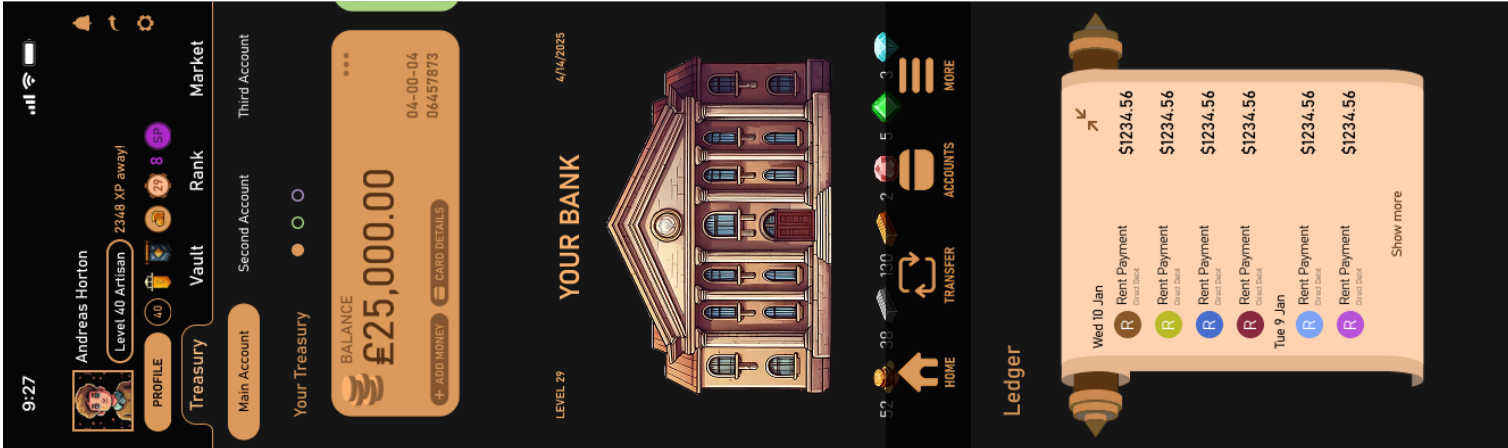
The final screen celebrates the successful completion of the onboarding process, signaling readiness to enter the full VAULTED experience. A clear and motivational message reinforces the user's journey and encourages exploration of the app's systems.



FINAL APP DESIGNS AND PROTOTYPING

TREASURY PAGE, CARD DETAIL PAGE, PROFILE PAGE AND “YOUR BANK” PAGE

This spread showcases the final interface designs and prototyping stages of Vaulted, including key user-facing pages such as the Treasury Page, Card Detail Page, Profile Page, and the “Your Bank” Overview Page. Each screen illustrates how core features of the app come together visually and functionally, combining financial tools with a gamified aesthetic. The top row focuses on the ledger system, where users can track transactions and view ranked financial summaries styled as scrolls for added narrative depth. The middle row highlights wallet integration, currency breakdowns, and dynamic banking visuals that adapt to user behavior and in-game progression. The bottom row includes inventory systems, skill trees, and achievement-based unlocks, emphasizing user engagement through visual rewards and progression mechanics. These designs reflect a refined visual language developed through a combination of Adobe Illustrator, Figma, and generative AI, resulting in a cohesive, interactive experience that aligns with the project’s goal of blending finance management with role-playing game elements.



FINAL APP DESIGNS AND PROTOTYPING

VAULT SYSTEM - VAULT PAGE, INSIGHTS, BUDGETER AND THE FORGE

This page presents a comprehensive visual breakdown of the Vaulted app’s core financial management tools, specifically focusing on the Vault Page, Insights Page, Budgeting System, and The Forge. These screens form the heart of the app’s gamified financial experience, where user behavior directly influences visual and interactive outcomes.

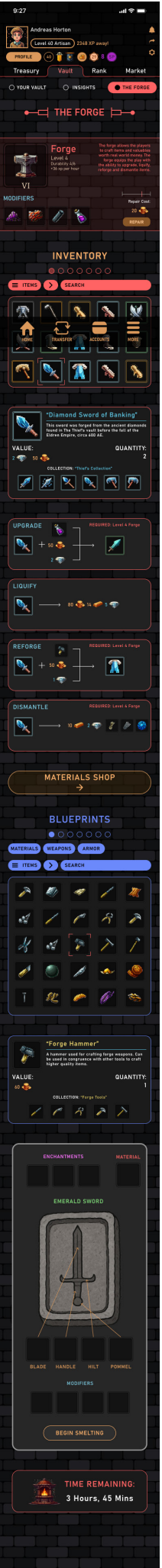
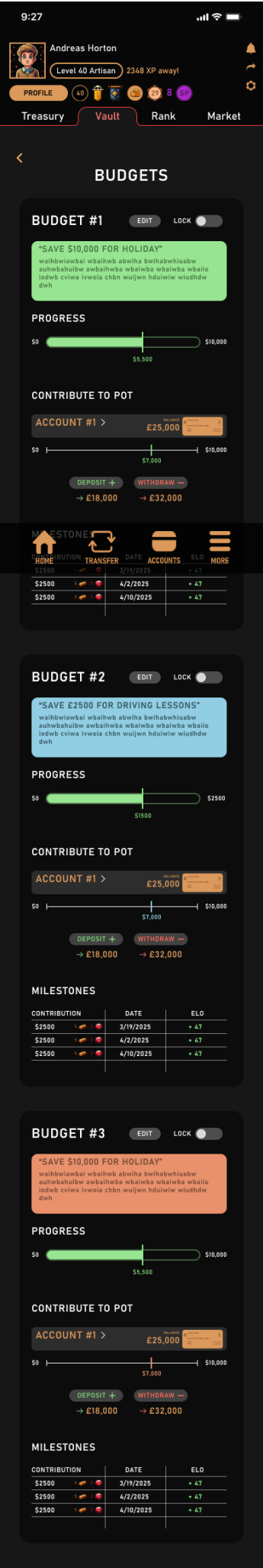
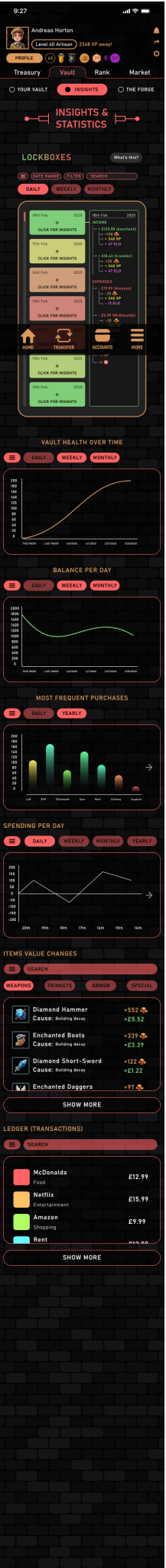
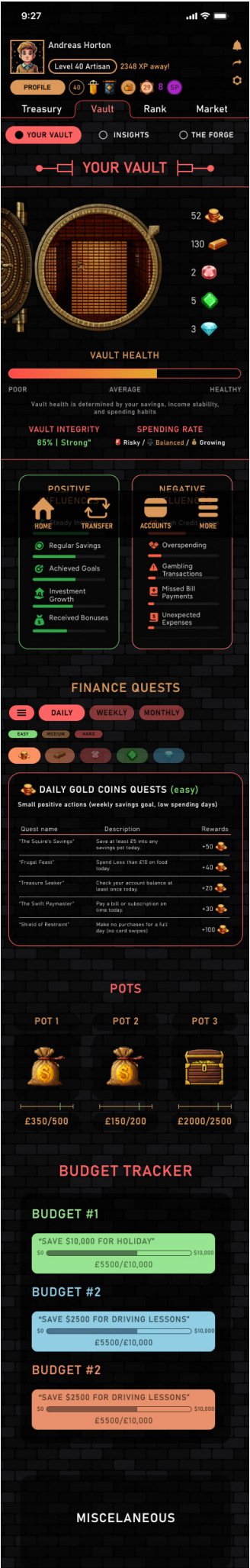
At the top, the Vault Page showcases a dynamic, stylized interface where users can view their accumulated wealth represented through symbolic assets like gold ingots, gems, and treasure chests. The visuals adapt in real time based on spending and saving habits, gamifying financial health through progression-based aesthetics.

The second row explores the Budgeting System, which allows users to set up custom budgets tied to specific goals. Each budget is presented with a clear milestone structure and contribution tracker, reinforcing incremental financial planning in an intuitive and engaging way.

The third row features the Insights Page, providing users with data visualizations such as spending graphs, savings trends, and progress tracking over time. These are paired with gamified elements like achievements and ranking systems to keep users motivated.

Finally, the far-right segment highlights The Forge, a unique feature where users can allocate funds to “craft” visual assets such as weapons or armor. These items serve as digital collectibles and can be traded or displayed, merging financial discipline with RPG-inspired reward mechanics.

Together, these pages demonstrate the integration of finance, interactivity, and narrative, emphasizing user empowerment through a playful yet purposeful interface design.



FINAL APP DESIGNS AND PROTOTYPING

RANK SYSTEM: RANKED PAGE, TECH-TREE AND LEADERBOARDS.

This page presents the final UI design and prototype screens for the Ranked System within the VAULTED app, showcasing a gamified approach to financial behavior and user engagement. The layout comprises four core components: the Ranked Page, Index Page, Tech-Tree Page, and Leaderboard Page, all of which are central to the app's competitive financial ecosystem.

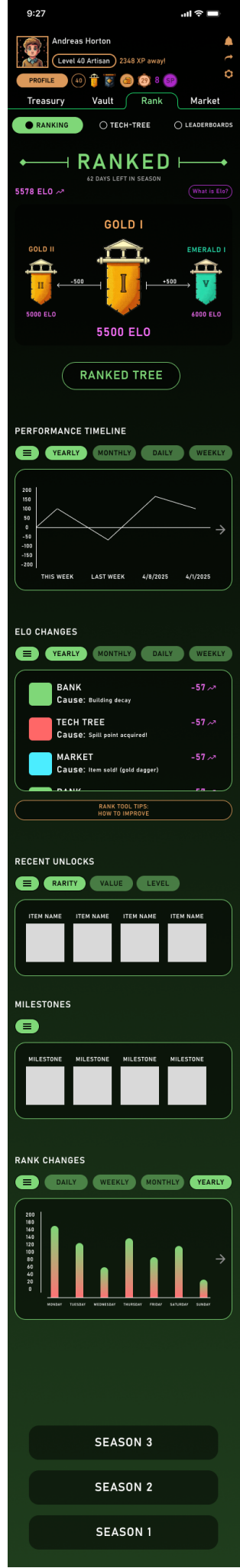
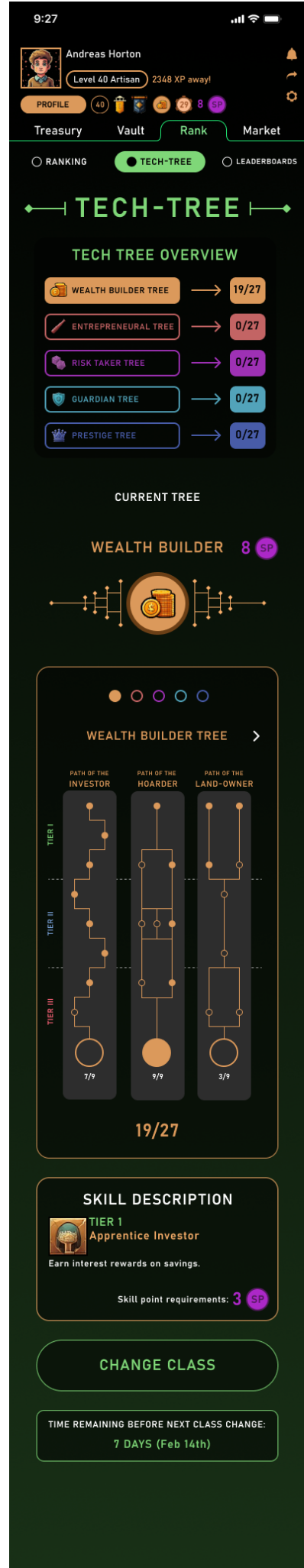
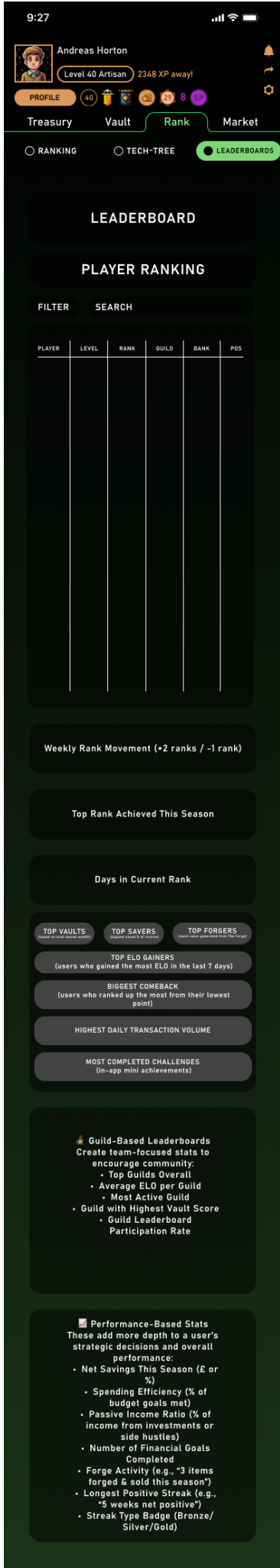
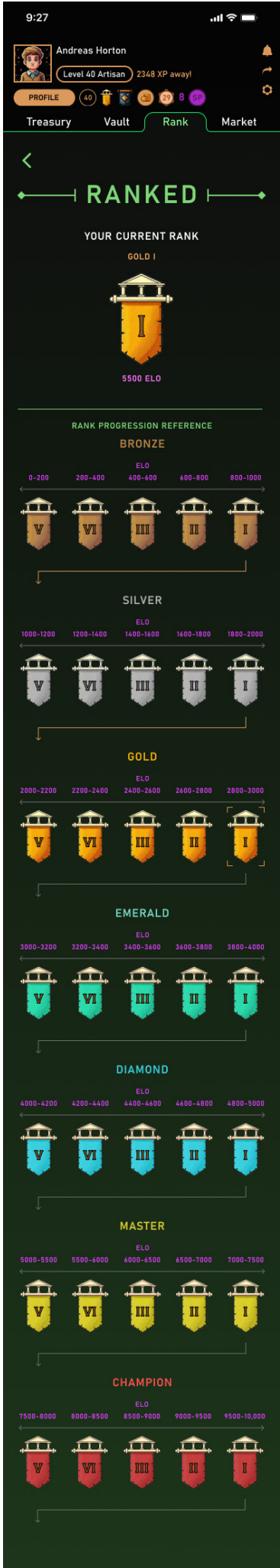
The Ranked Page (top and bottom rows) displays a tiered progression system inspired by competitive gaming models, with users advancing through Bronze, Silver, Gold, Emerald, Diamond, Master, and Champion tiers. Each rank is visually distinguished by unique iconography and color schemes. Advancement is tied to financial behaviors such as savings discipline, budgeting consistency, and goal completion. This page also includes personalized user data, current standing, and historical rank progression across multiple seasons.

The Tech-Tree Page (middle row) introduces a skill-based progression mechanic where users can unlock abilities and features by accumulating skill points through strategic financial decisions. The modular tech-tree design allows for nonlinear advancement, promoting user agency and financial identity development. The “Wealth Builder” path, shown here, is one of several branching classes users can choose from, each offering unique benefits tailored to different financial styles or goals.

The Index Page aggregates performance metrics across various financial indicators such as savings growth, budgeting success rate, and income-to-expense ratio. Presented as bar graphs and time-based analytics, this data visualization layer provides users with critical insights into their financial health over time, offering both self-evaluation tools and context for rank advancement.

The Leaderboard Page introduces a socially competitive element by ranking users globally or within their selected guild or class. Rankings are determined by ELO-style performance metrics, rewarding consistent and strategic engagement with the app's financial systems.

Collectively, these Rank Pages demonstrate a novel fusion of gamification, financial literacy, and behavioral psychology. They are designed not only to track progress but to incentivize positive habits through clear goals, reward structures, and social recognition.



FINAL APP DESIGNS AND PROTOTYPING

MARKET SYSTEM: MARKETPLACE, OFFICIAL SHOP, AND TRADING PLACE

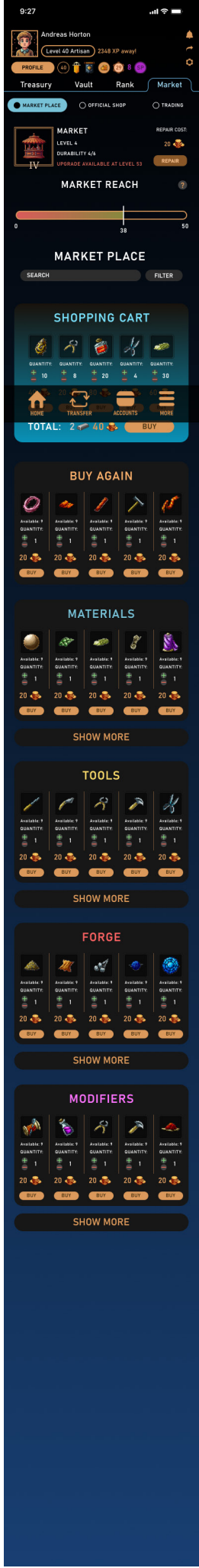
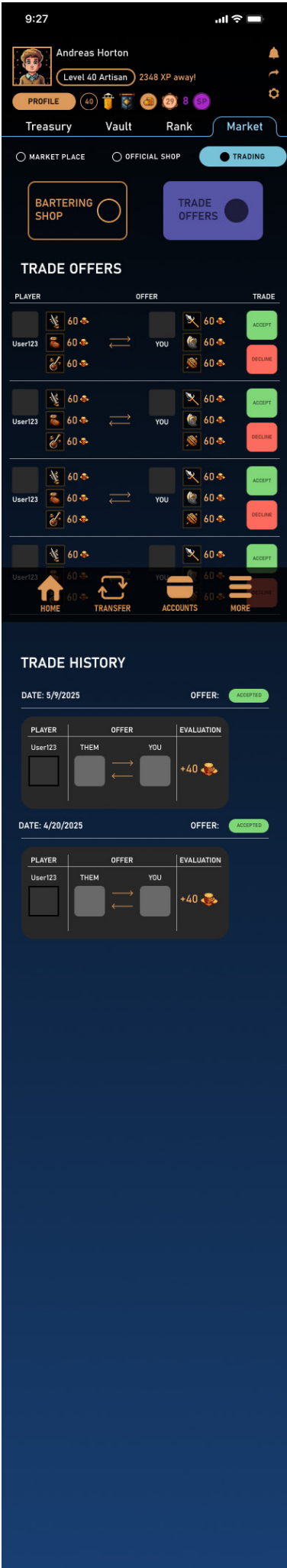
This section presents the final interface designs for the Market System within the VAULTED application, illustrating the digital economy that underpins the app’s gamified financial experience. The market consists of three distinct yet interconnected components: the Marketplace, the Official Shop, and the Trading Place. Together, these interfaces support a dynamic, player-driven economy that rewards financial engagement with collectible assets and functional upgrades.

The Marketplace acts as the central hub for item discovery and exchange. Users can browse and purchase a wide range of financial-themed cosmetic items, tools, and artifacts, many of which are crafted through the app's Forge system. Items in the marketplace are often user-generated and can vary in rarity, aesthetic design, and utility. A responsive filter and category system allows users to navigate this space intuitively, encouraging exploration and collection.

The Official Shop offers exclusive, curated content released by the VAULTED development team. This includes time-limited items, seasonal drops, and rank-locked gear that serve both as aesthetic badges of honor and tangible indicators of financial milestones. The shop interface uses a sleek, high-contrast design language to reinforce the exclusivity and prestige of the offerings within.

The Trading Place introduces peer-to-peer item exchanges, enabling users to trade assets with others in real time. This system emphasizes community interaction and economic strategy, as users negotiate trades based on market value, item rarity, and personal needs. A built-in valuation system helps guide fair trades, while a reputation indicator ensures trust and accountability in the marketplace.

Together, these Market Pages illustrate VAULTED’s innovative blend of financial empowerment and interactive gameplay. By integrating real-world behavior with a collectible-driven reward system, the market infrastructure reinforces positive financial habits while cultivating a sense of progression, ownership, and community within the app.



FINAL APP DESIGNS AND PROTOTYPING

MY FIGMA DESIGN BOARD

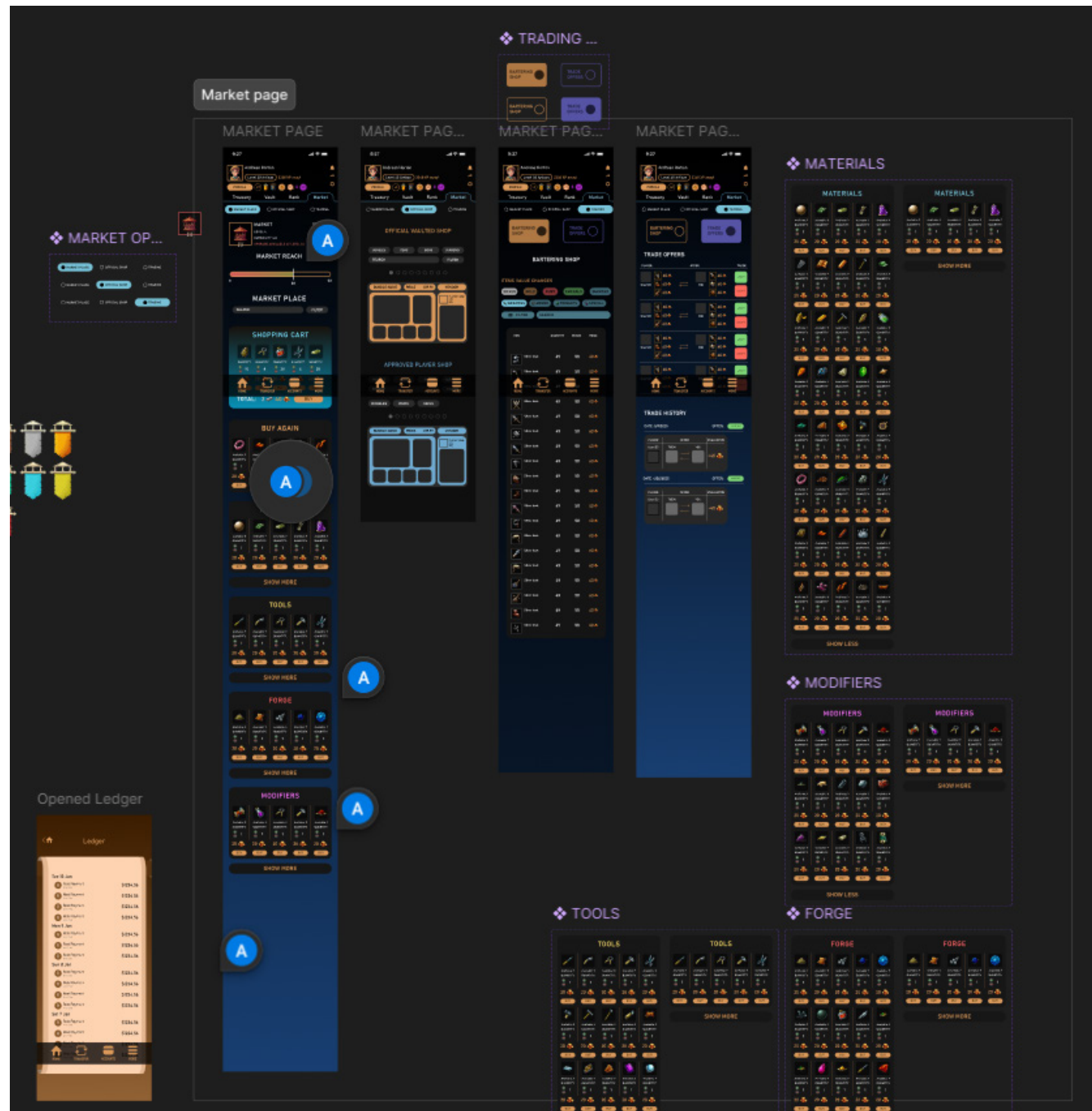
This image showcases the full scope of the VAULTED design board created in Figma. It brings together every screen, component, asset, icon, and interactive element developed during the design process. The board reflects the comprehensive planning and systematic approach taken to build a cohesive app experience—from early-stage wireframes to high-fidelity mockups and final visual assets. By mapping out the entire project in a single collaborative space, this design board served as the central hub for iteration, prototyping, and visual refinement. It provides clear insight into the scale, structure, and interconnected nature of the VAULTED app ecosystem.



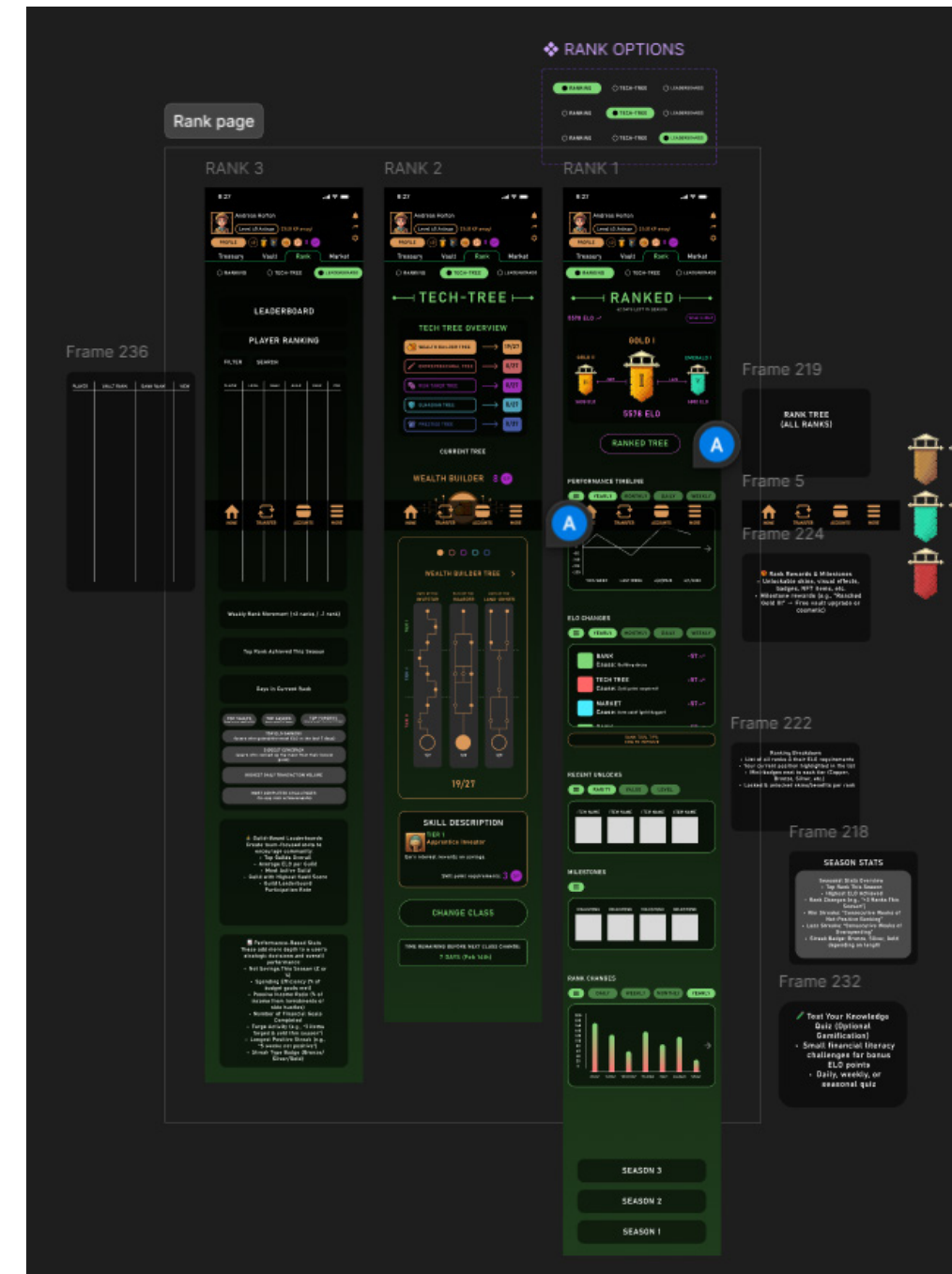
FINAL APP DESIGNS AND PROTOTYPING

MY FIGMA DESIGN BOARD

FIGMA MARKET PAGES SECTION



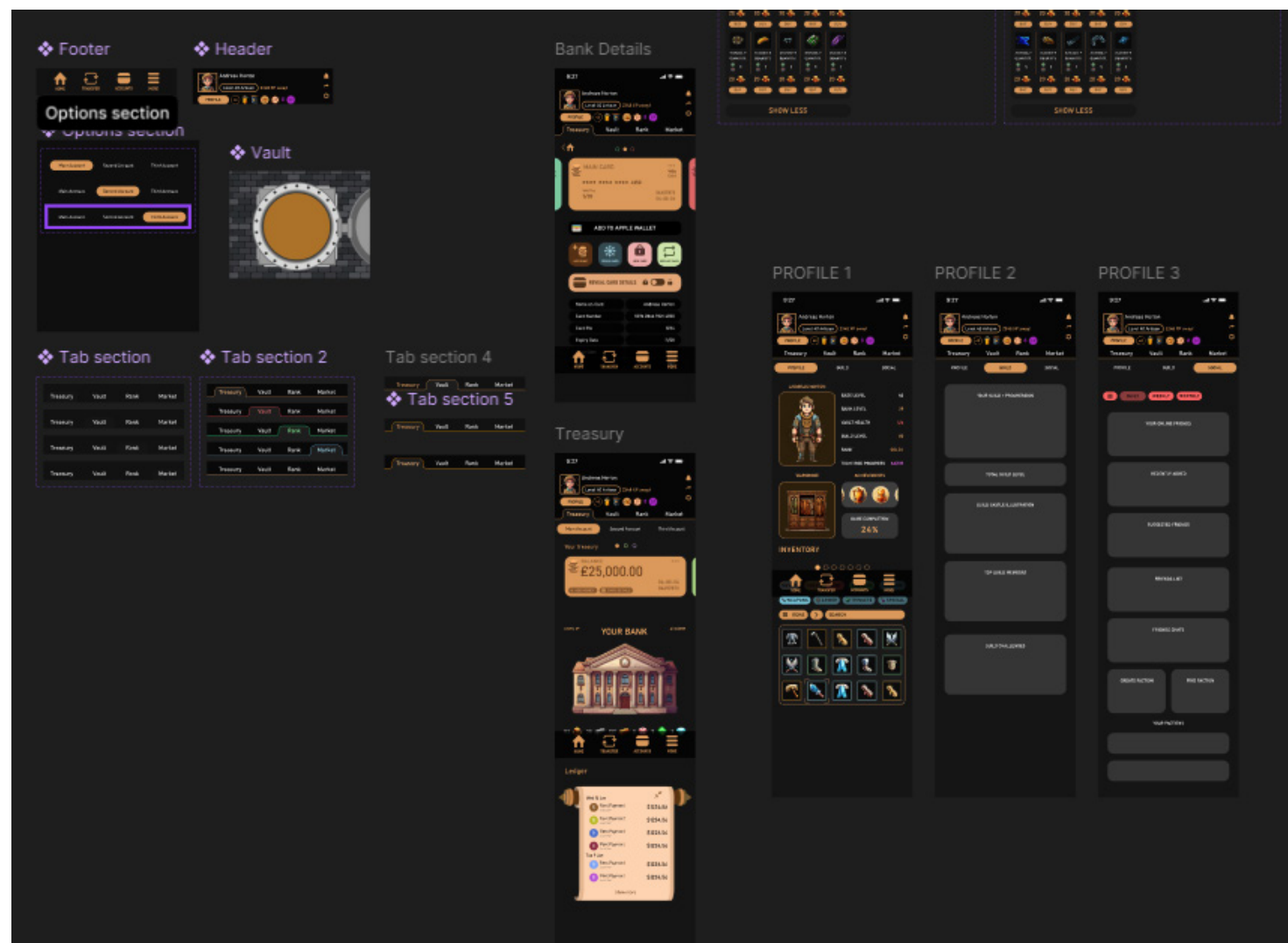
FIGMA RANKED PAGES SECTION



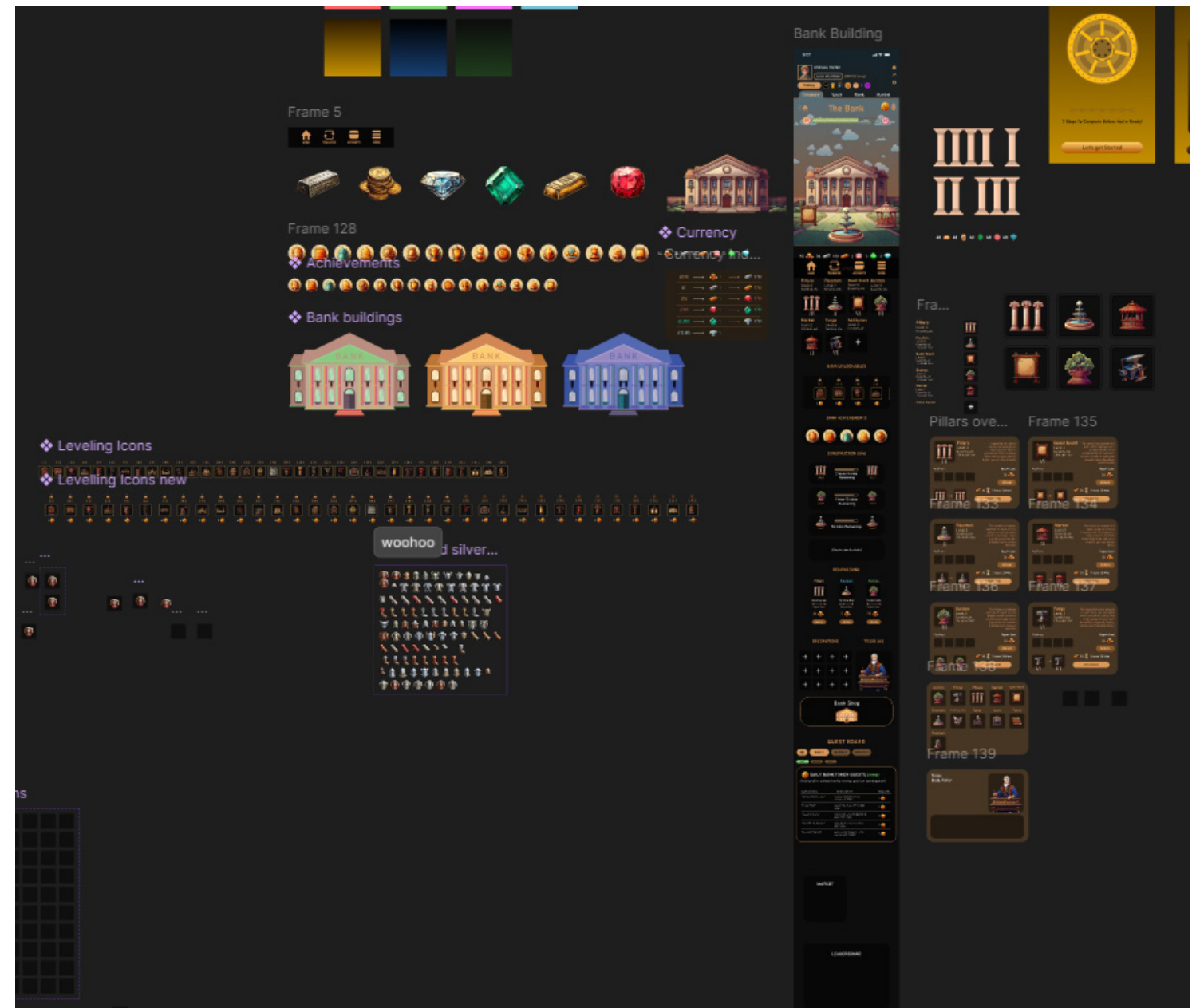
FINAL APP DESIGNS AND PROTOTYPING

MY FIGMA DESIGN BOARD

FIGMA TREASURY PAGE, FOOTER AND HEADER SECTION DESIGN BOARD



FIGMA "YOUR BANK" PAGE SECTION DESIGN BOARD



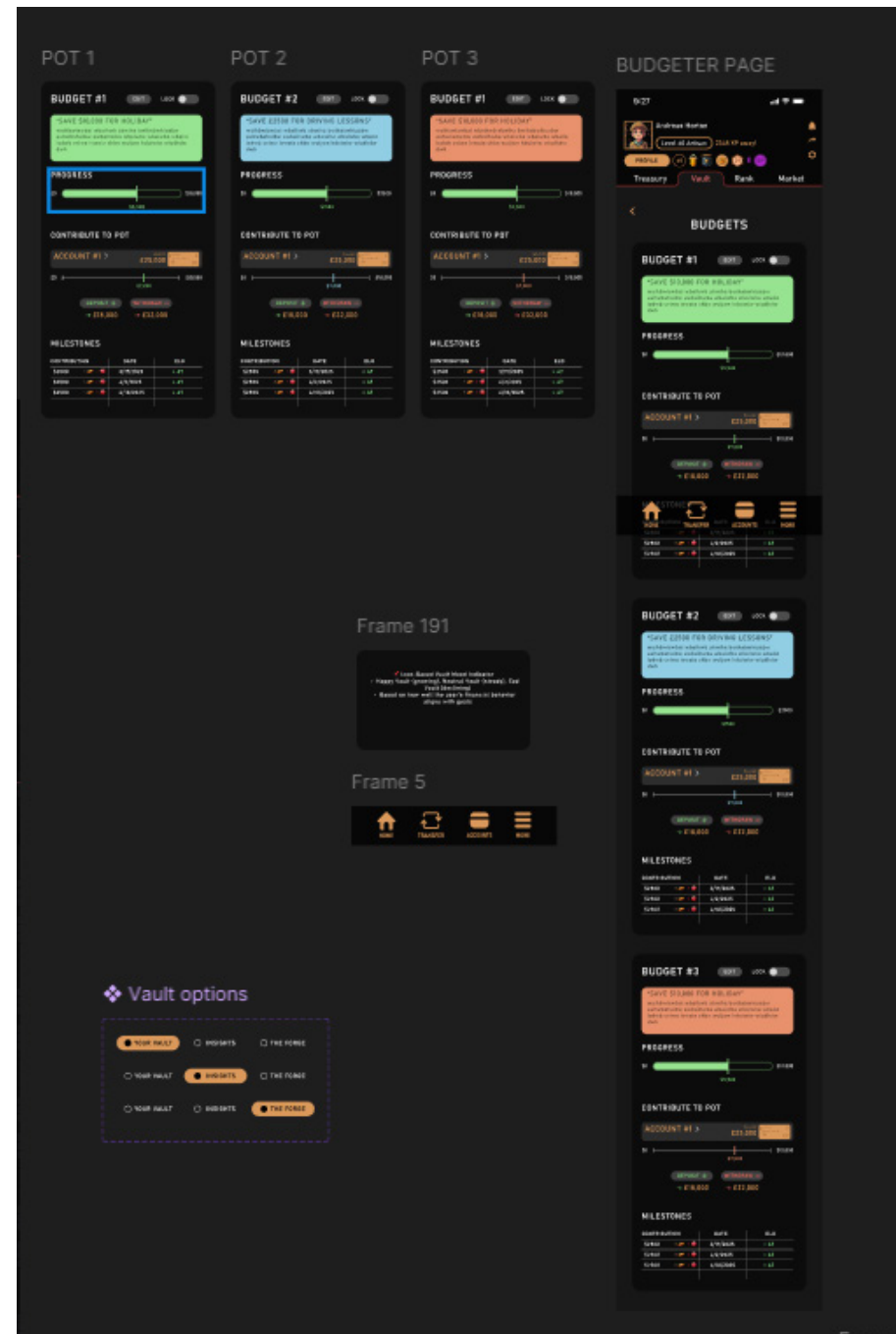
FINAL APP DESIGNS AND PROTOTYPING

MY FIGMA DESIGN BOARD

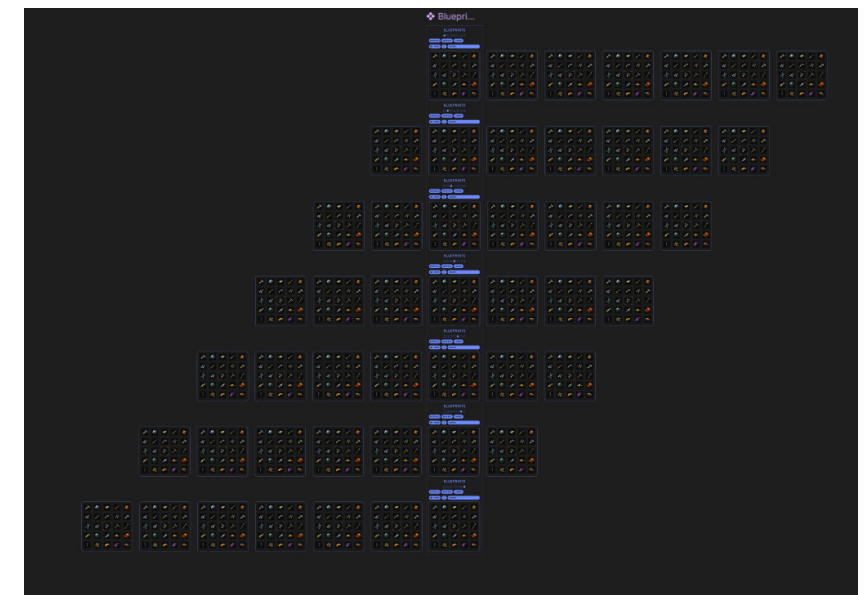
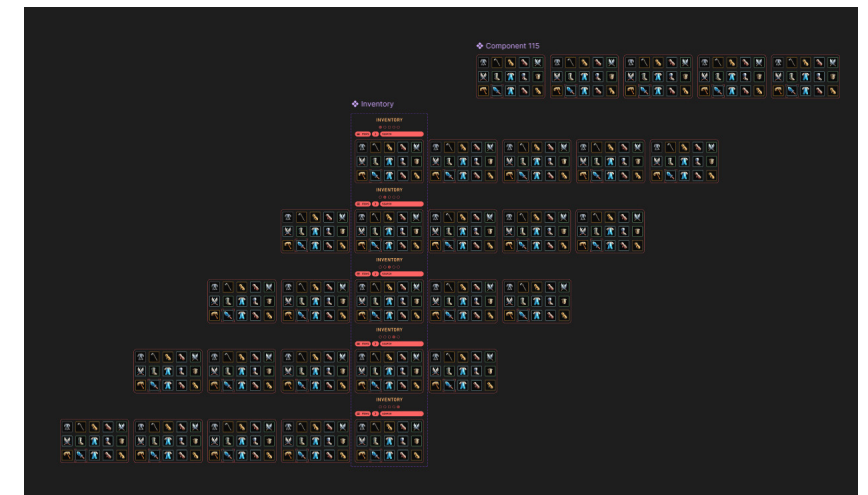
FIGMA "VAULT" PAGES SECTION



FIGMA BUDGETER PAGE SECTION



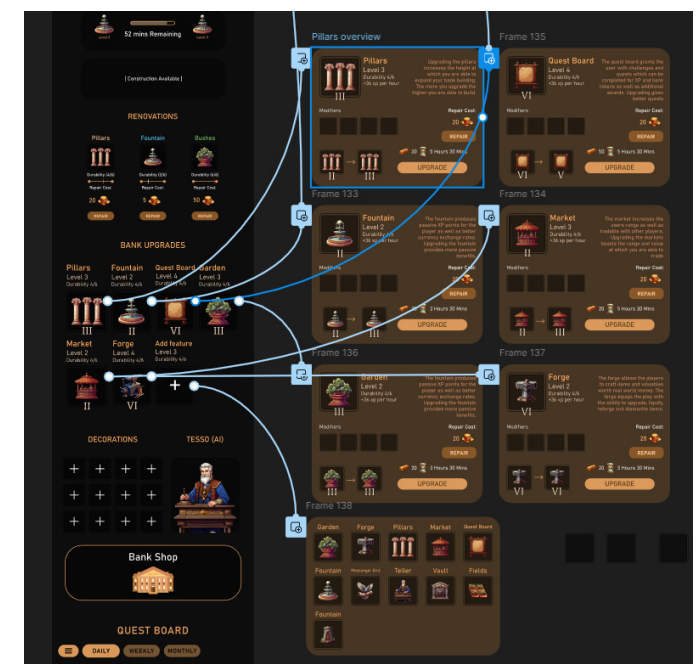
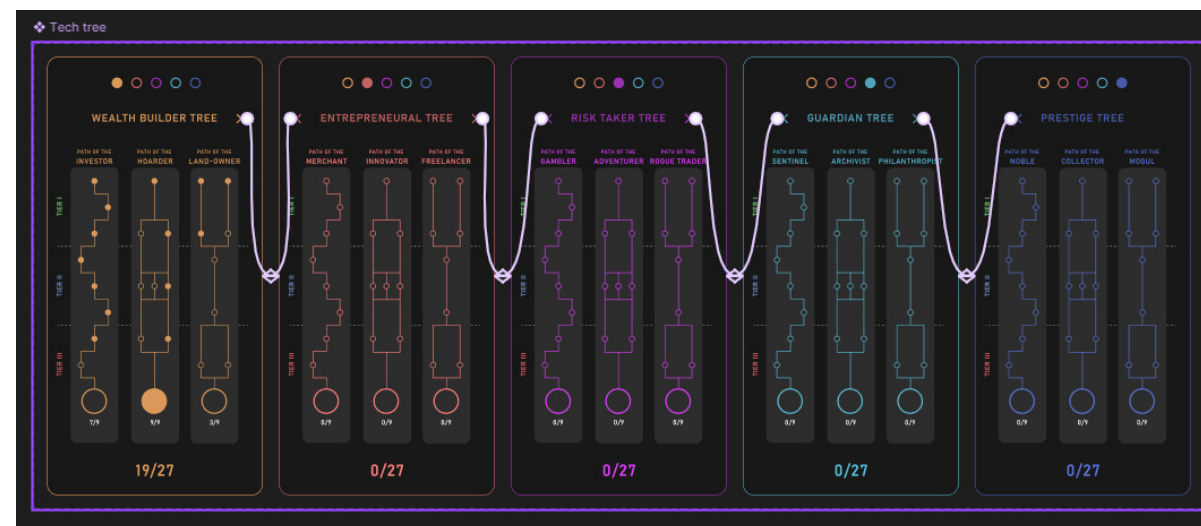
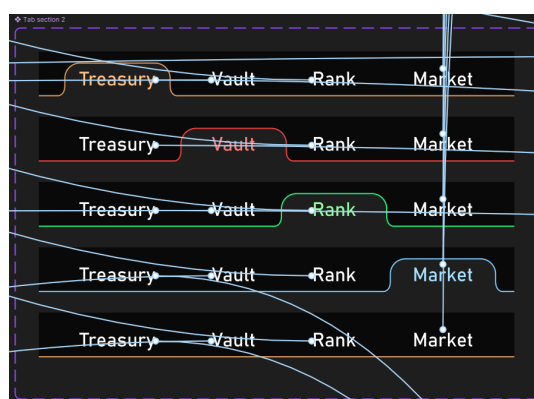
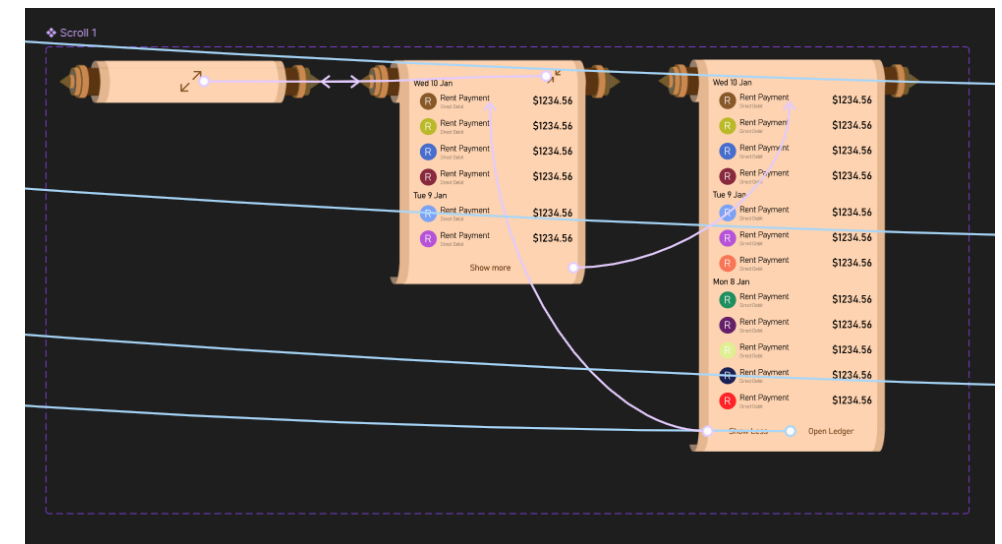
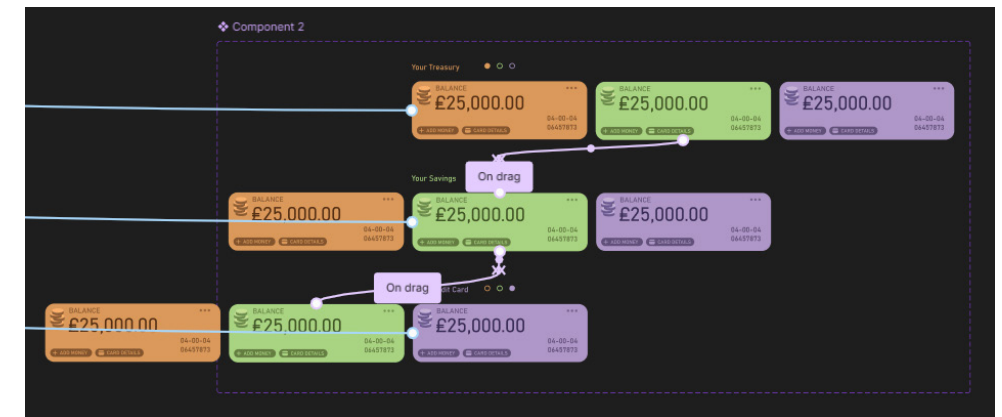
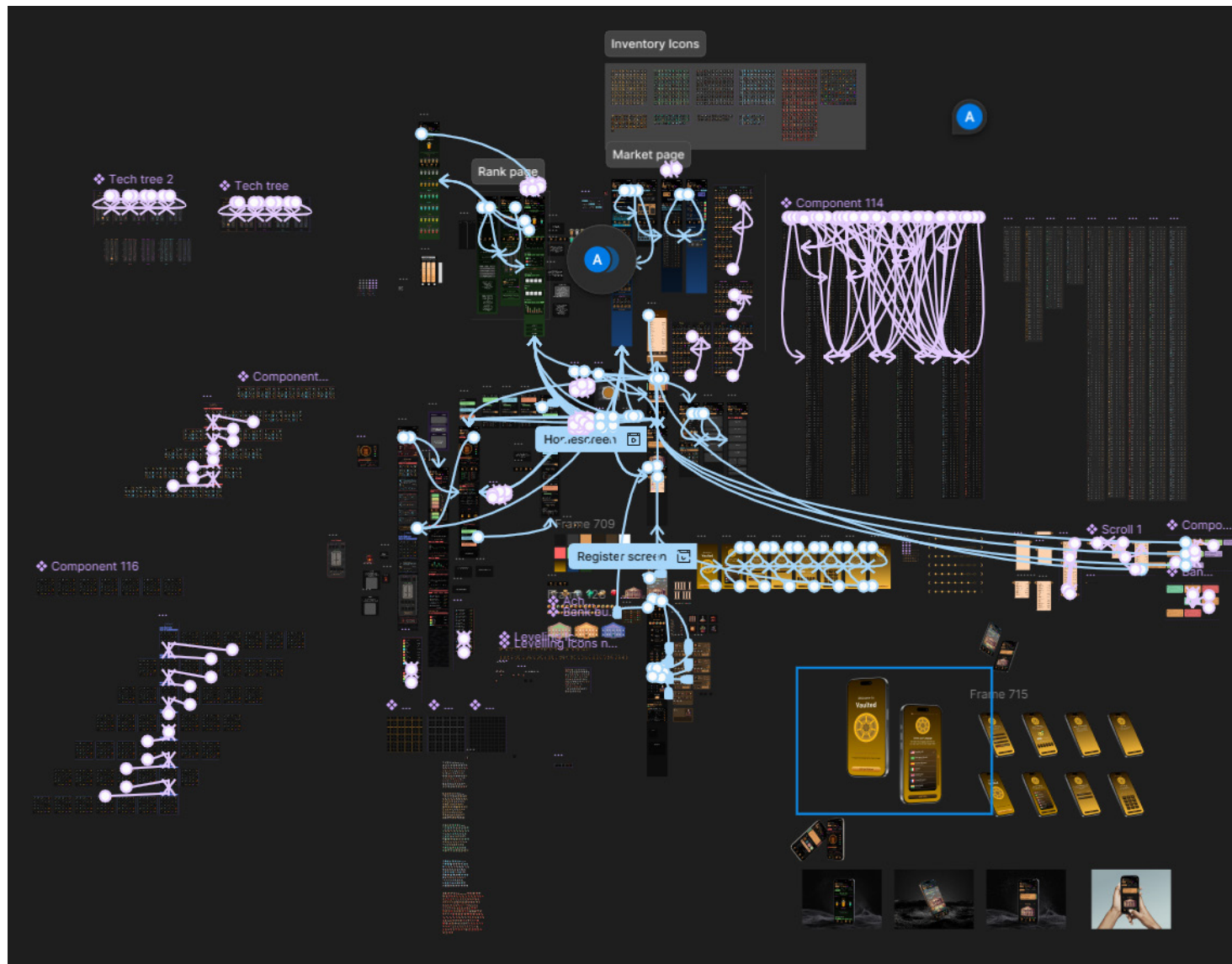
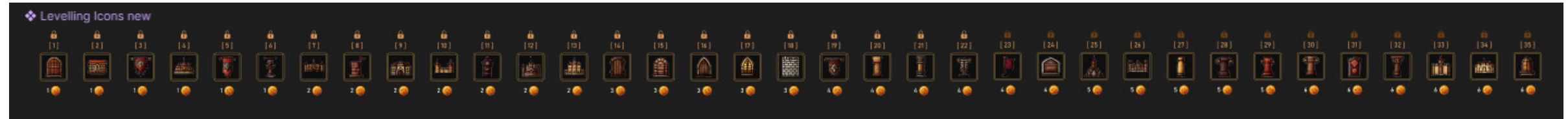
FIGMA INVENTORY AND BLUE-PRINTS SLIDERS



FINAL APP DESIGNS AND PROTOTYPING

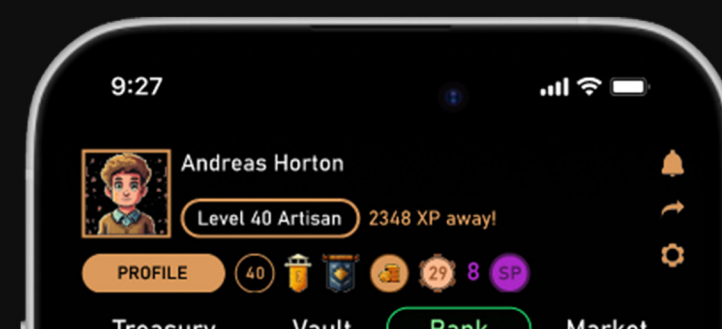
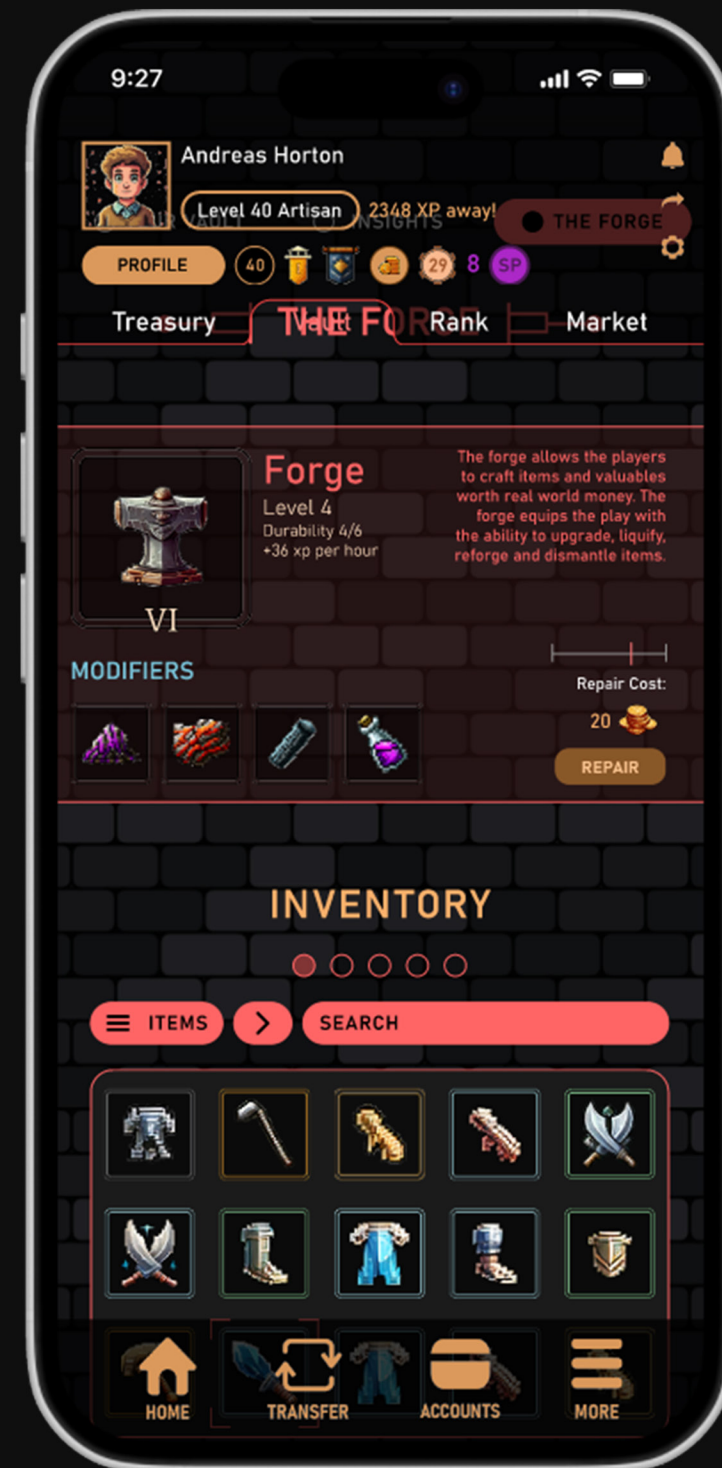
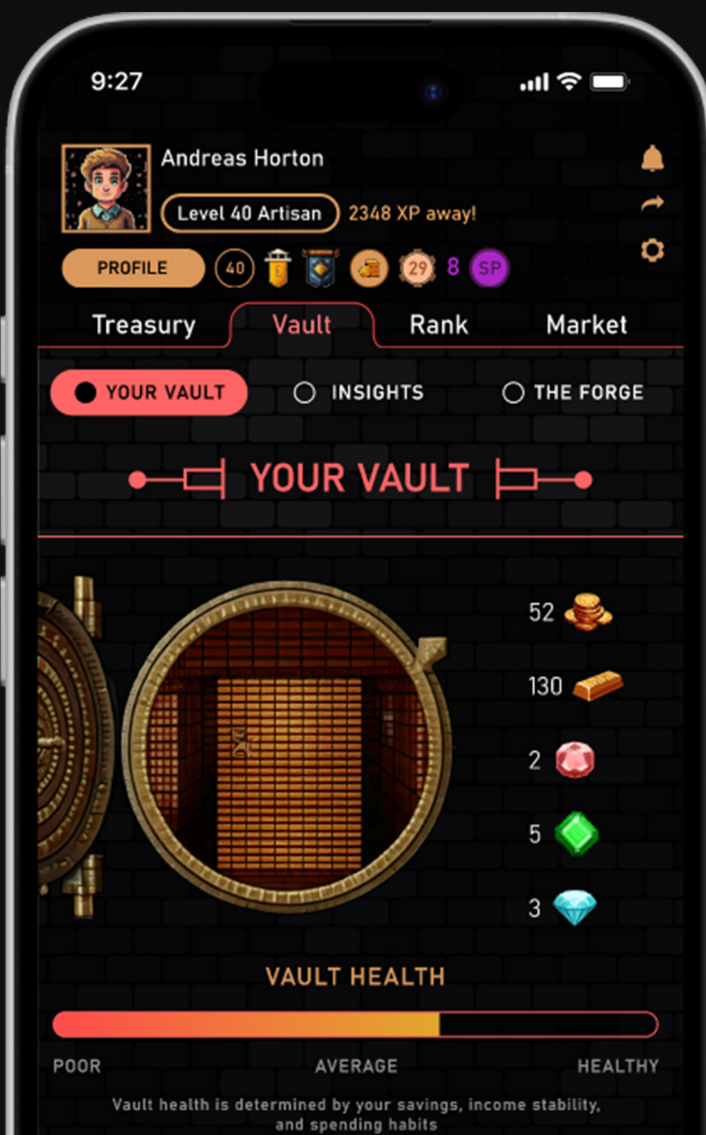
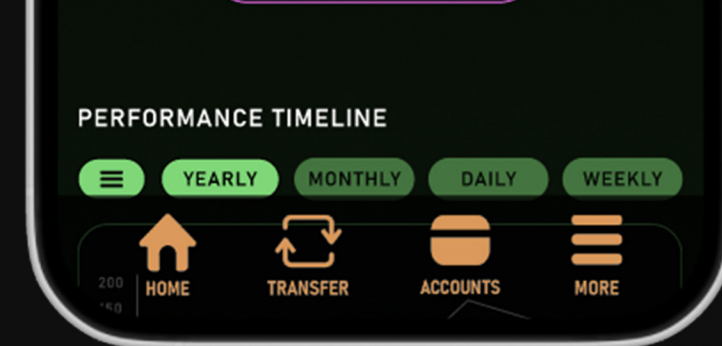
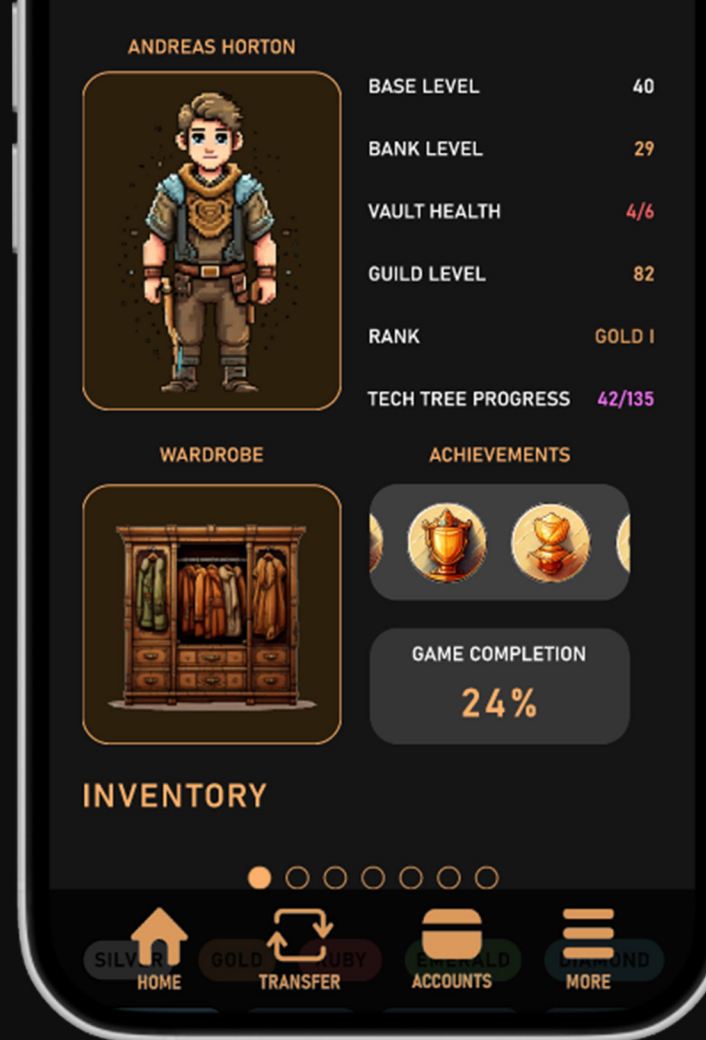
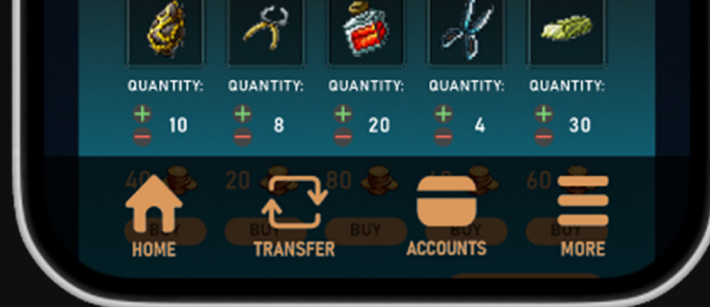
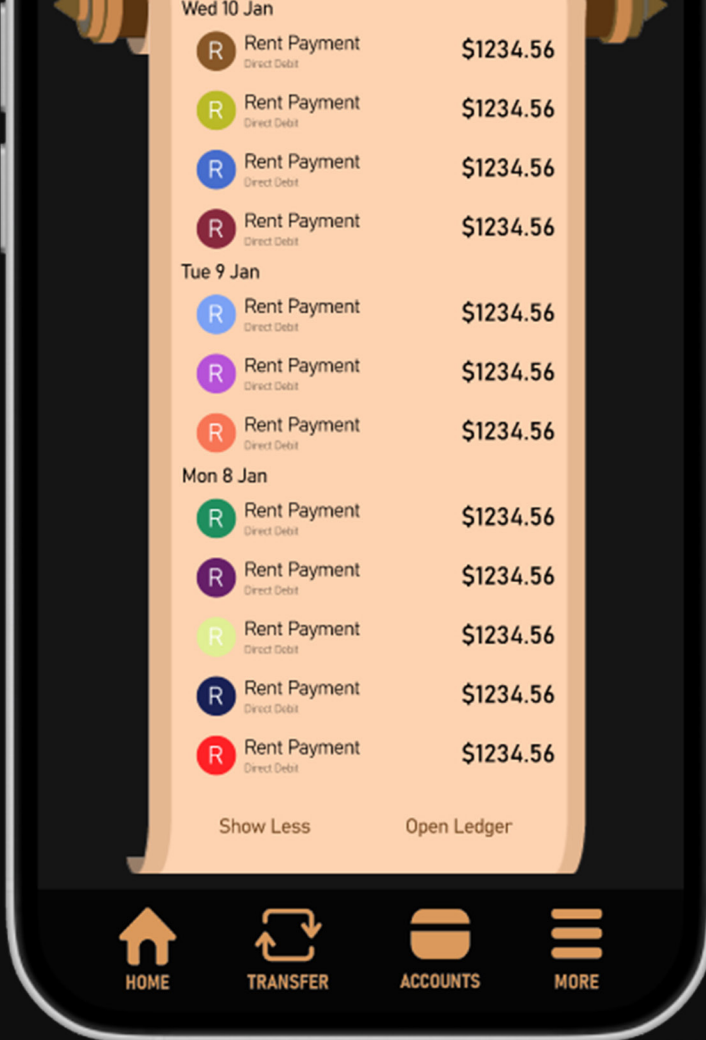
FIGMA PROTOTYPING

Throughout the development of VAULTED, Figma was used extensively to prototype key user interactions and transitions across the app. This process enabled rapid testing and iteration of core UI/UX patterns, helping to ensure a smooth and engaging user experience. Interactive elements such as image sliders, tabbed navigation, carousels, dropdown menus, and page transitions were carefully designed and prototyped to reflect the app's polished, game-inspired aesthetic. These prototypes not only informed design decisions but also allowed for functional previews of user flows, which proved essential in evaluating usability and interaction consistency throughout the project. This hands-on prototyping phase was instrumental in bridging static design concepts with dynamic user experiences.

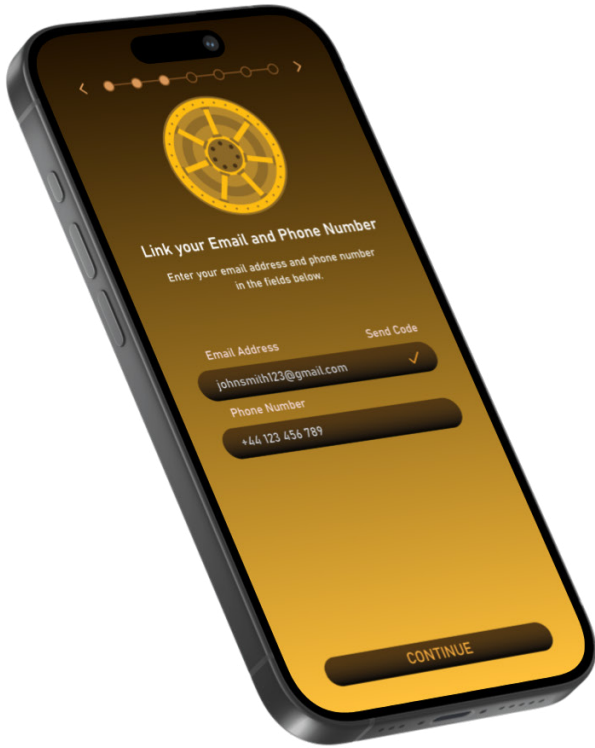


MOCKUPS









AREAS FOR FUTURE IMPROVEMENT

As the financial technology landscape continues to evolve, the intersection between digital banking and gamification presents new opportunities for user engagement and financial literacy. Vaulted, a conceptual banking app that reimagines money management through the lens of a fantasy role-playing game, is well-positioned to contribute meaningfully to this space. While the prototype introduces a compelling foundation through features like adaptive vault visuals, progression-based financial tools, and guild systems, there are several areas in which the app could be further developed to reach its full potential. This essay outlines key directions for future improvement, focusing on system refinement, real-world implementation, monetization strategies, and broader integration with the existing financial ecosystem.

1) REFINEMENT OF THE CURRENCY SYSTEM

One of the most central gamified features of Vaulted is its use of various forms of in-app currency—gold coins, silver ingots, jewels, and other valuables—to visualize user financial activity. Although effective in introducing visual metaphor and engagement, this system could be enhanced by increasing its economic complexity. For example, future versions of the app could categorize currencies based on the source of income or spending behavior: gold for long-term savings, emeralds for sustainable investments, or rubies for responsible credit usage. Implementing scarcity, rarity, and exchange systems akin to those found in role-playing games could offer users deeper motivation for responsible money habits and increase the game-like feel of the experience.

2. DEVELOPMENT AS A FUNCTIONAL APPLICATION

At present, Vaulted exists primarily as a conceptual prototype. A significant step toward real-world impact involves transforming this concept into a fully functional mobile or web application. This would require comprehensive UX/UI development, backend infrastructure, and secure integration with open banking APIs. The latter would enable users to link their existing bank accounts, allowing the app to analyze real-time financial activity and translate it into in-game progress. Building such functionality would not only bring Vaulted to life but also establish it as a serious financial management tool with the potential to improve financial behavior through immersive engagement.

3. INTELLECTUAL PROPERTY AND PATENT CON-

Given Vaulted's unique design approach and gamified interface systems, there is a case for exploring legal protections through design or utility patents. The combination of real-time banking data with game-like elements such as guilds, unlockable vault upgrades, and an in-app forge system for item creation represents intellectual property that is currently underexplored in fintech. Securing IP rights would not only protect the core mechanics of Vaulted but also open avenues for commercial partnerships, licensing, and investor confidence.

4. PATHWAYS TOWARD STARTUP VIABILITY

With sufficient development, Vaulted holds the potential to evolve into a fintech start-up aimed at Gen Z and younger millennials—user groups known to prefer visually rich and interactive experiences. A potential roadmap for this evolution could involve the creation of a minimum viable product (MVP), participation in early-stage accelerators such as Y Combinator or Seedcamp, and iterative user testing to refine the app's core loop. The platform's narrative-based progression system, combined with real financial data, would allow Vaulted to differentiate itself from traditional budgeting apps by focusing on behavioral change through design-driven engagement.

AREAS FOR FUTURE IMPROVEMENT

5. MONETIZATION STRATEGY

To ensure long-term sustainability, Vaulted must incorporate a robust and ethical monetization model. Options include offering premium customization features—such as rare vault skins, rank emblems, or exclusive forge items—through microtransactions. Alternatively, a tiered subscription model could provide access to enhanced analytics, seasonal guild content, or advanced savings tools. By focusing on cosmetic and value-added features, the app could remain free for basic use while generating revenue from users who wish to further personalize their experience. Partnerships with financial institutions could also offer branded challenges or guild sponsorships as an additional revenue stream.

6. INTEGRATION WITH BANKING INFRASTRUCTURE

In order to function as a legitimate financial management tool, Vaulted would need to be interoperable with existing financial services. Through integration with Open Banking frameworks and APIs, users could connect multiple bank accounts, categorize transactions, and automate savings strategies. This would allow Vaulted to provide tailored insights while gamifying real-world actions such as paying off debt, building emergency funds, or reducing unnecessary subscriptions. In doing so, the app bridges the gap between traditional banking and emerging consumer expectations for interactive, meaningful digital experiences.

7. SOCIAL, COMPETITIVE, AND COMMUNITY FEATURES

Another area for development is the social dimension of personal finance. Vaulted already introduces a guild-based system, but this could be expanded into full-fledged seasonal competitions, cooperative savings challenges, and user-led events. Leaderboards, team achievements, and community-based quests could foster engagement while normalizing open conversations around money. This social layer would not only enhance retention but also encourage peer learning and accountability—factors strongly linked to long-term behavior change in financial education research.

8. ACCESSIBILITY AND LOCALIZATION

Lastly, any attempt to bring Vaulted to a wider audience must address inclusivity and global usability. Accessibility features such as screen reader support, high-contrast modes, and flexible typography should be prioritized. Furthermore, localization of language, currencies, and financial norms will be essential for expanding beyond an English-speaking or UK-based user base. By designing inclusively from the outset, Vaulted can avoid the pitfalls of exclusion often found in both fintech and game design.

CONCLUSION

Vaulted represents an innovative response to growing demands for more engaging, behaviorally-driven financial tools. By applying game design principles to real-world banking, it transforms abstract, often anxiety-inducing concepts into interactive experiences rooted in growth, mastery, and reward. The opportunities outlined—ranging from technical implementation and startup development to competitive mechanics and accessibility—highlight the scalability and relevance of Vaulted in the evolving fintech landscape. With strategic development, the app has the potential not only to entertain but to educate, empower, and revolutionize how younger generations interact with money.

BIBLIOGRAPHY

“22 Best Self-Improvement Apps for a Life-Changing 2023 | Personal Growth & Development.” ID Tech, www.idtech.com/blog/technology-to-help-you-achieve-your-goals.

Warm_Repeat_3381. “How does one cover the floor with Cash in CEO office?” Reddit, 16 Oct. 2023, www.reddit.com/r/gtaonline/comments/171anzm/how_does_one_cover_the_floor_with_cash_in_ceo/.

Steamusercontent.com, 2025, images.akamai.steamusercontent.com/ugc/96097735793577255/81A672558F2A9022560EB368A639277B22A769B8/. Accessed 6 May 2025.

Typical Faze. “GTA 5 Online How to Get Money on Your CEO Floor.” YouTube, 18 July 2021, www.youtube.com/watch?v=IFq0PWASFJ4. Accessed 6 May 2025.

“Reddit – the Heart of the Internet.” Reddit.com, 2021, www.reddit.com/r/gtaonline/comments/q23bjv/i_did_a_thing_filled_up_ceo_office_safe/. Accessed 6 May 2025.

“Banking Made Easy.” Monzo.com, 2021, g-iiromfdtnykv85xzsuguheebk.public-web-projects-preview.monzo.com/.

Lloydsbank.com, 2024, www.lloydsbank.com/insurance/home-insurance/help-and-guidance/internet-banking.html.

“Revolut | All-In-One Finance App for Your Money | Revolut United Kingdom.” Revolut, 2024, www.revolut.com/personal-account/.

Esseninternational.com, 2025, esseninternational.com/static/39652bc12b365a2ea0a3454f8d8289dc/22d1e/Gimi_mobile_collage.jpg. Accessed 6 May 2025.

Ccfinancial.com, 2025, www.ccfinancial.com/assets/files/XDh7gWz8/Screenshot%202023-08-31%20124932.png. Accessed 6 May 2025.

“Digital Banking & Member Experience.” Backbase, 2025, www.backbase.com/solutions/servicing/digital-banking. Accessed 6 May 2025.

“Behance.” Behance.net, 2022, www.behance.net/gallery/152925475/CAR-4YOU-Premium-car-rental-application. Accessed 6 May 2025.

“Behance.” Behance.net, 2022, www.behance.net/gallery/224532259/Brain-Training-Game-Puzzle-Game-Lumosity-App. Accessed 6 May 2025.

“Behance.” Behance.net, 2022, www.behance.net/gallery/197992331/Shifting-Mexicos-Digital-Banking-Landscape. Accessed 6 May 2025.

“Behance.” Behance.net, 2022, www.behance.net/gallery/171834797/Finance-mobile-app. Accessed 6 May 2025.

“Behance.” Behance.net, 2022, www.behance.net/gallery/218537299/Mobile-Banking-App. Accessed 6 May 2025.

“Crusader Kings 3 Lifestyle and Perks Guide | GameWatcher.” Gamewatcher.com, 29 Sept. 2020, www.gamewatcher.com/news/crusader-kings-3-lifestyle-and-perks. Accessed 6 May 2025.

“Barony – CK3 Wiki.” Paradoxwikis.com, 2019, ck3.paradoxwikis.com/Barony. Accessed 6 May 2025.

“Crusader Kings III – UI, Petter Lundh.” ArtStation, 2025, www.artstation.com/artwork/WmKNaN. Accessed 6 May 2025.

“Steam Community :: Steam Community Market.” Steamcommunity.com, steamcommunity.com/market/.

Nocookie.net, 2025, static.wikia.nocookie.net/escapefromtarkov_gamepedia/images/2/21/FleaMarket.png/revision/latest?cb=20200318202439. Accessed 6 May 2025.

Pcgamesn.com, 2025, www.pcgamesn.com/wp-content/sites/pcgamesn/2020/04/escape-from-tarkov-flea-market-guide.jpg. Accessed 6 May 2025.

Redd.it, 2025, i.redd.it/4infrku9zb451.png. Accessed 6 May 2025.

Redd.it, 2025, i.redd.it/fltp4nsj2i751.png. Accessed 6 May 2025.

“Reddit – the Heart of the Internet.” Reddit.com, 2025, www.reddit.com/r/aoe3/comments/1ibp7we/legacy_ui_project/. Accessed 6 May 2025.

Pockettactics.com, 2024, www.pockettactics.com/wp-content/sites/pockettactics/2022/09/clash-of-clans-bases-2.jpg.

Redd.it, 2017, i.redd.it/rle0r753ecd91.jpg. Accessed 6 May 2025.

Imgur.com, 2025, i.imgur.com/33Hvwol.jpg. Accessed 6 May 2025.

Rarethief.com, 2025, rarethief.com/wp-content/uploads/2023/10/sea-of-thieves-season-ten-guilds-of-gold-guild-invitations-menu-1024x576.png. Accessed 6 May 2025.

Printable Templates Free. blog.payrollschedule.net/.

Mr. Tom Froese. “How to Split Artwork to Layers in Photoshop (Fast & Easy!).” YouTube, 18 Nov. 2024, www.youtube.com/watch?v=UBL_r70Xers. Accessed 6 May 2025.

CodeWithChris. “Designing an App in Figma – a Step-By-Step Guide for Beginners (2022).” Www.youtube.com, 18 July 2022, www.youtube.com/watch?v=VRf8cyeuxoo.

UXbyAnt. “Design a Banking App UI in Figma UI Tutorial (Beginner Friendly).” YouTube, 10 Jan. 2024, www.youtube.com/watch?v=Ik0V5Xr9x5Q. Accessed 6 May 2025.

Alberto Orsini. “Tutorial: Design Realistic App Device Mockup in Figma with This Plugin.” YouTube, 20 Sept. 2021, www.youtube.com/watch?v=00hD-nRnJu4. Accessed 6 May 2025.