

## Feature Prioritization

### Must Have

Must have these requirements to meet CU Members' primary needs and goals as well as CO-OP's interests

- A way to connect to a real person
- A way to reverse ATM mistakes
- A way to reduce time at an ATM terminal
- The ability to make cash withdrawals
- The ability to make deposits
- An easy to understand tutorial
- A way to connect with Bank Tellers by Video Chat from a customer's home

### Should Have

Should have these requirements if possible, but project success does not rely on it

- A way to protect against identity theft via debit card skimming
- The ability to schedule ATM transactions from email
- A way to bring up details for a scheduled transaction at an ATM
- Notifications for when a person can fulfill their transaction at an ATM
- Notifications for where a person can fulfill their transactions
- A way to know the status of ATM's (do they have cash?, are they open?, are they functional?, etc.)

### Could Have

Could have these requirements if it does not affect anything else on the project

- Multiple ways of scheduling a transaction (beyond email)
  - Online banking website
  - SMS or Text Messaging
  - Email requests
- Select bills denominations in the appointment stage

### Won't Have

Would like to have these requirements later, but delivery won't be this time

- Dedicated App
- Apple Wallet integration for transaction confirmation tickets
- NFC integration for transaction confirmation tickets

The goal of this prioritization is to focus the team on the same set of needs and concepts as we move into sketching updated design solutions.

These concepts and opportunities were derived from observing actual credit union members interacting with physical credit union branch locations as well as interviews conducted with 6 credit union members.