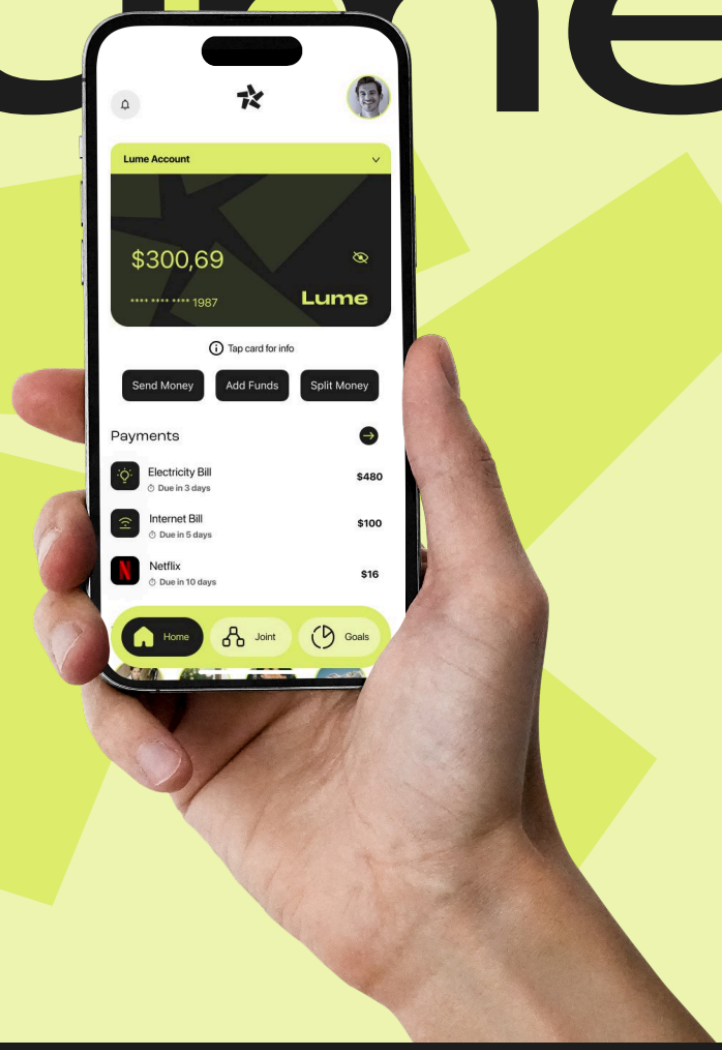
Lume



The bright side of finance

Lume is a smart money management app designed to help users take control of their finances effortlessly. With Lume, users can track their spending, set savings goals, and manage joint accounts—all in one intuitive platform

The problem

Managing money is challenging, especially for busy individuals. Many struggle to track spending, budget, and save, leading to financial uncertainty. Without the right tools, staying in control feels overwhelming.

Main Goal

Lume empowers users to take control of their finances by providing smart tools for tracking spending, budgeting, and saving—making money management simple, efficient, and stress-free.

Competitors Analysis

Starting with a competitor analysis helps identify gaps, strengths, and opportunities in the financial management market to ensure that Lume stands out with a more intuitive, efficient, and user-friendly approach.

	Revolut	Monzo	N26	Wise
Product Name	Revolut	Monzo	N26	Wise
Strengths	• Multi-currency accounts and great exchange rates. • Crypto trading. • Strong travel perks and security features.	• Instant notifications and budgeting tools. • Easy savings with pots. • Transparent fees for international spending.	• AI-powered spending insights. • Low fees for global transactions. • Premium perks like travel insurance.	• Low-cost international transfers. • Multi-currency accounts. • Business-friendly features.
Weaknesses	• Many features locked behind premium plans. • Limited customer support. • Some features unavailable globally.	• Limited availability outside certain countries. • No web-based interface, mobile-only.	• Poor customer service options. • Limited third-party integrations.	• No personal budgeting tools. • Lacks investment or savings options.

User Personas

Emily Carter 28

Marketing Manager

Income: $75k/annual

> **I want to feel like we're a team when it comes to money.**

Background

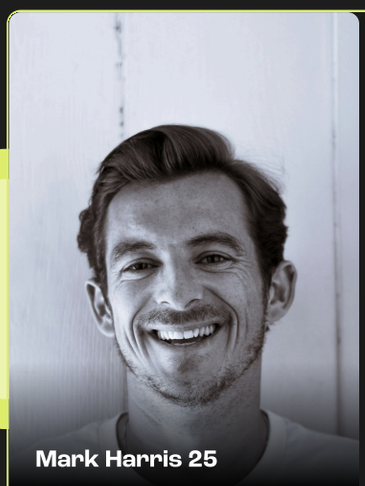
Emily is a Marketing Manager living with her partner Ryan. They've been together for four years and recently moved in, with plans to buy a house. Emily values transparency and simplicity in managing finances but struggles with their separate bank accounts and the tedious process of tracking expenses.

Goals and Ambitions

- Emily wants to easily manage shared expenses with her partner.
- She values transparency in spending and saving.
- Long-term goals and building an emergency fund.

Frustrations

- Emily and her partner have separate bank accounts, which makes it difficult to track shared expenses and savings goals.
- Sometimes feels anxious about whether they're contributing equally to shared expenses.
- She finds other banking apps clunky and not tailored to couples or shared financial goals.



Mark Harris 25

Software Developer

Income: $20k/annual

> **I worked hard to earn it, now I just need to learn how to manage it.**

Background

Mark moved to the city after earning his Computer Science degree and landed a software development job. Living alone in a small apartment, he enjoys his independence but struggles with managing his finances. While he's great at tech, keeping track of his budget, paying off student loans, and saving for future goals like a car feels overwhelming.

Goals and Ambitions

- Mark wants to manage his money without relying on others.
- He wants to keep track of his monthly expenses,and save for future goals.
- He wants to build a solid emergency fund in case of unexpected expenses.

Frustrations

- Mark feels unsure about the best ways to manage and invest his money and often feels overwhelmed by all the options.
- He doesn't have time to track every little expense and wants an easier way to stay on top of his finances.
- Mark has student loans and a credit card balance and wants a manageable plan to pay them off.

Key Feautures

Every feature is designed to give users clarity, control, and confidence over their finances.

- Joint Accounts
- Savings & Goals
- Tracking Expenses
- Smart Notifications
- Fraud Detection

Typography

Roc Grotesk

Aa Bb Cc Dd Ee Ff Gg Hh Ii Jj Kk Ll Mm Nn
Oo Pp Qq Rr Ss Tt Uu Vv Ww Xx Yy Zz

Titles

Aa

SF Pro Display

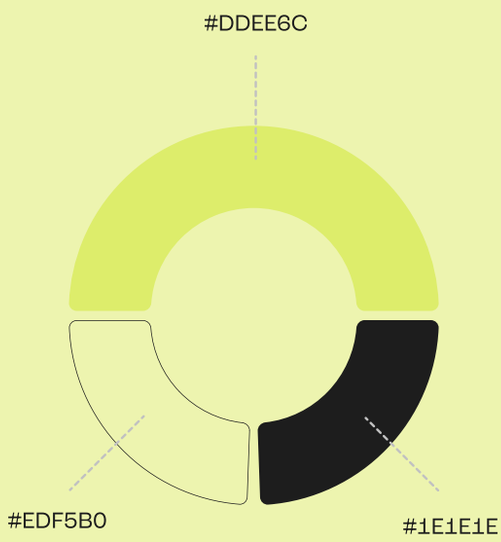
Aa Bb Cc Dd Ee Ff Gg Hh Ii Jj Kk Ll Mm Nn Oo
Pp Qq Rr Ss Tt Uu Vv Ww Xx Yy Zz

Aa

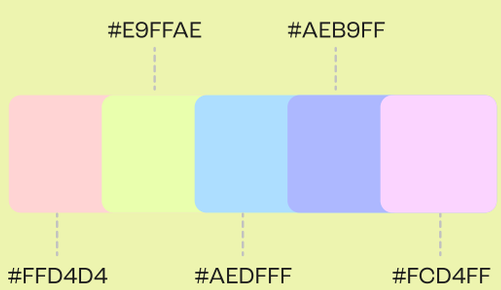
Body

Colors

Main



Secondary

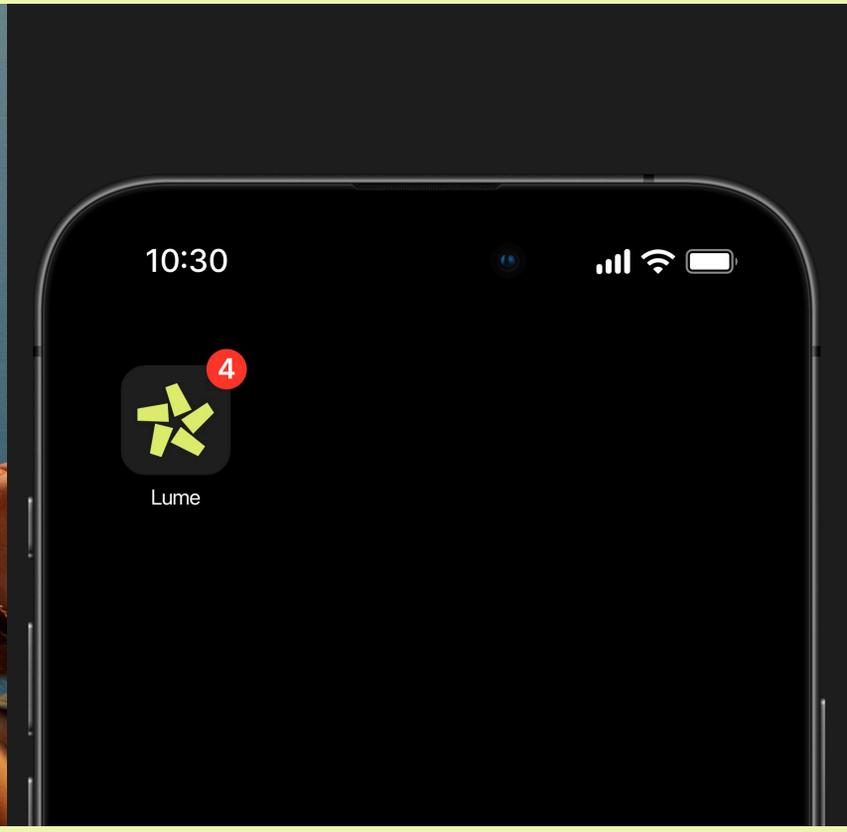


Name & App Icon

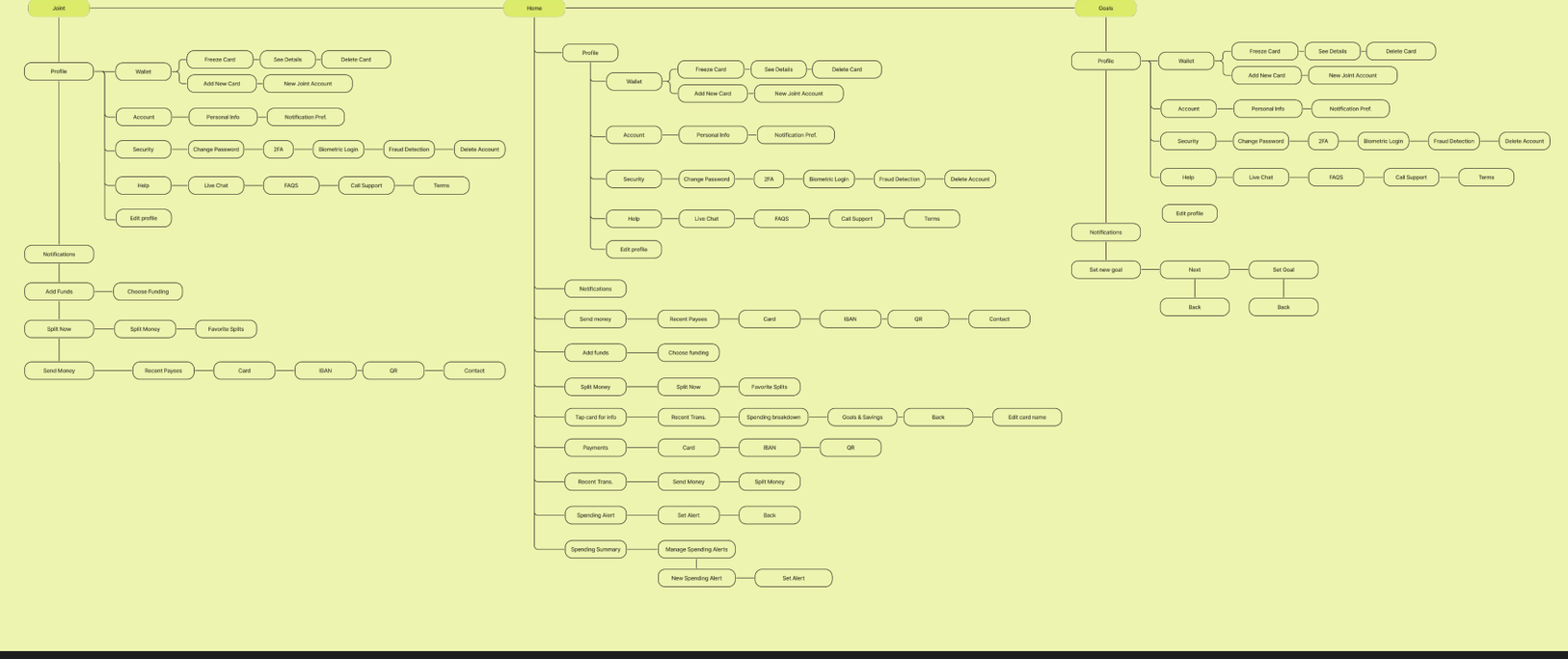
The name Lume is inspired by "lumen," a unit of light measurement, **symbolizing clarity, guidance, and insight.** It represents how the app illuminates financial management, helping users see their spending, budget smarter, and save effortlessly.

Lume(n)

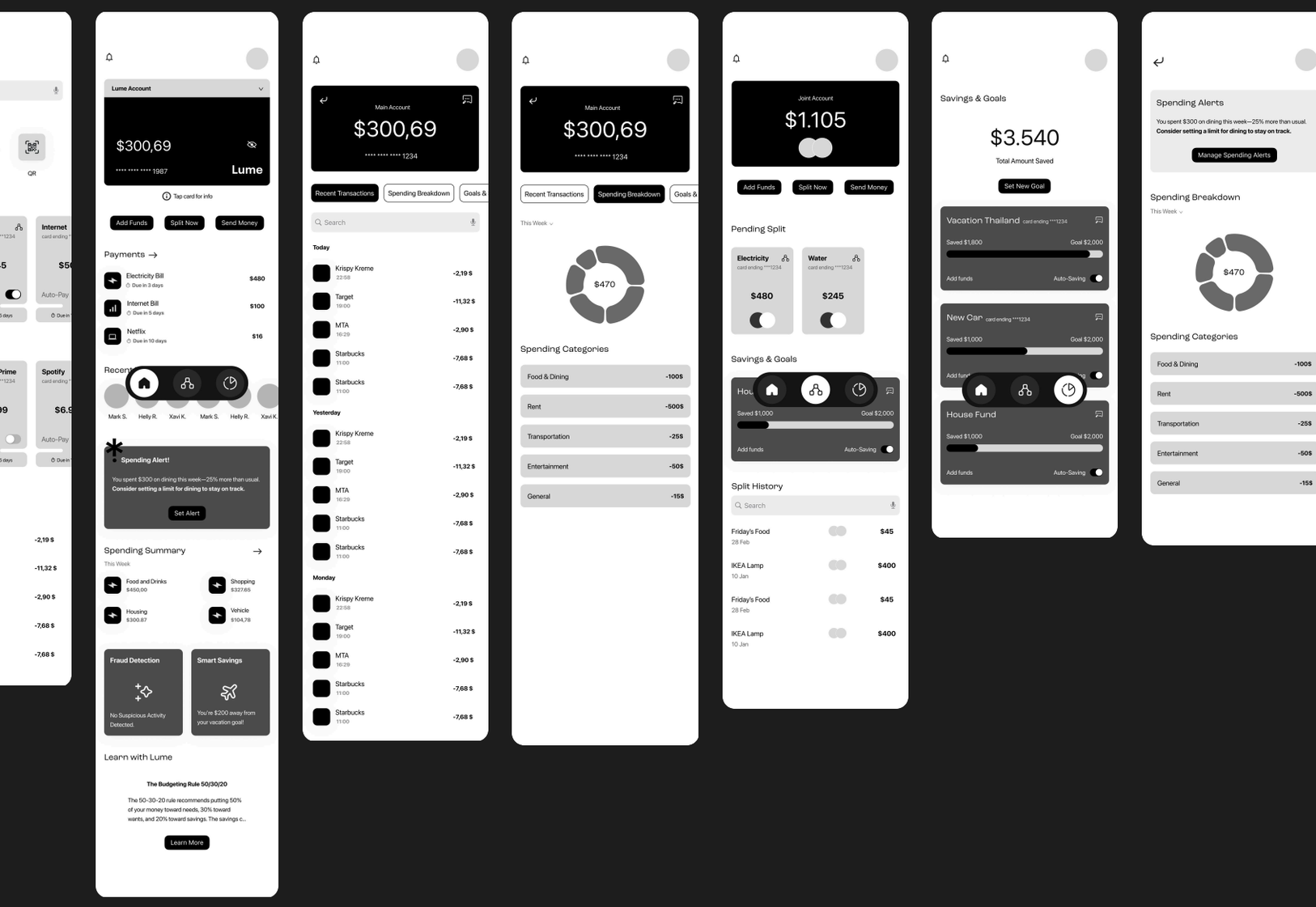
The radial, star-like shape represents **light, clarity, and direction**—reinforcing Lume's role in helping users navigate their finances.



User Flow



Wireframes



UI On-Boarding Screen

Welcome to Lume

Smarter spending, effortless saving, and financial clarity—all in one place.

Next

Skip

See Where Your Money Goes

Track your spending effortlessly. Get smart insights and alerts before you overspend.

Next

Skip

Save for What Matters

Set personal savings goals and watch your money grow automatically.

Next

Skip

Easily Manage Money Together

Create a joint account with family or friends and track expenses together.

Next

Skip

Step Into the Bright Side of Finance.

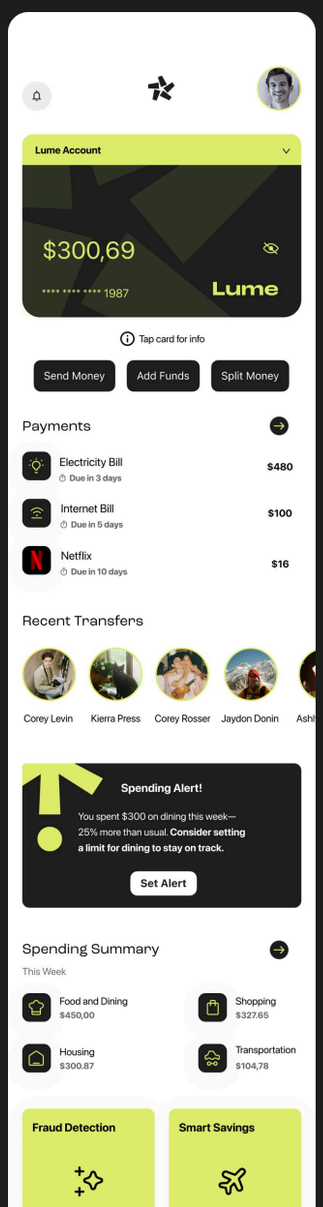
With Lume

Sign in

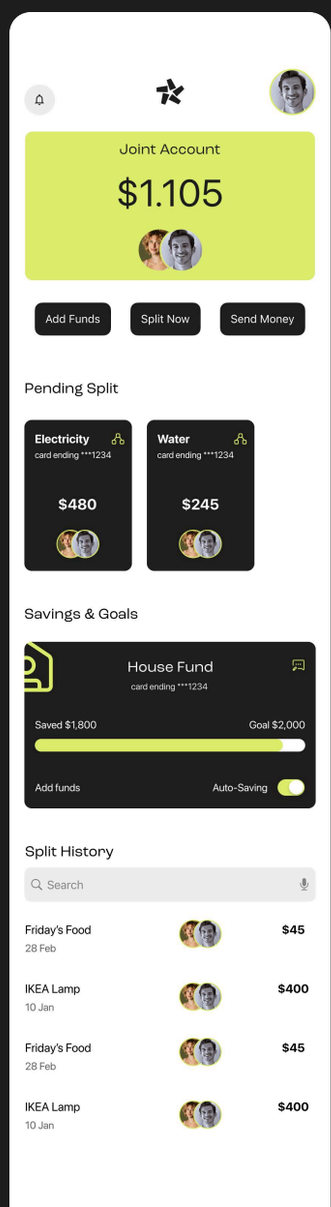
Don't have an account? Sign Up here

Home | Joint | Goals

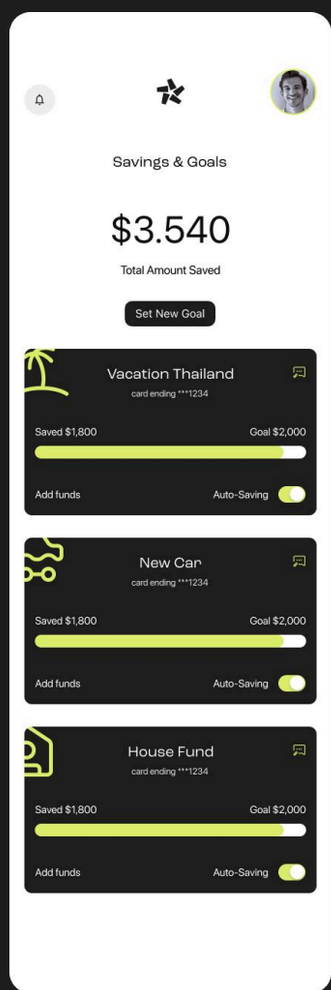
Home Screen

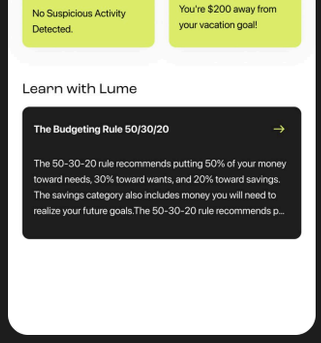


Joint Account

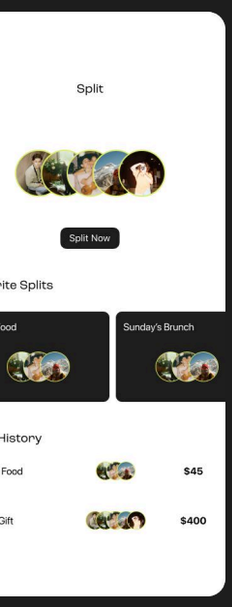


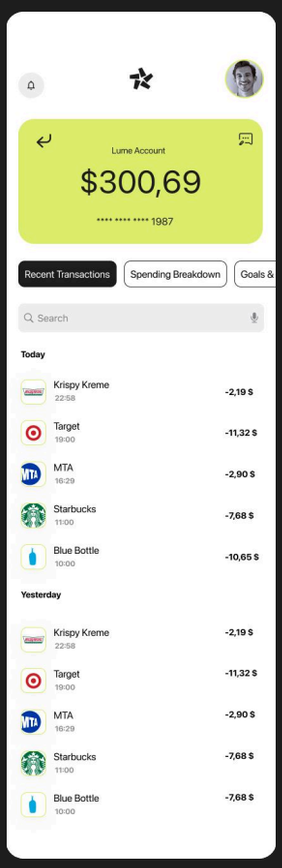
Savings & Goals

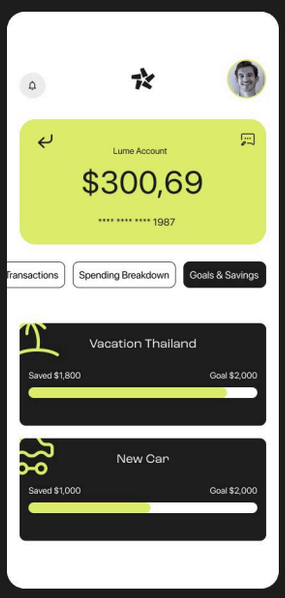


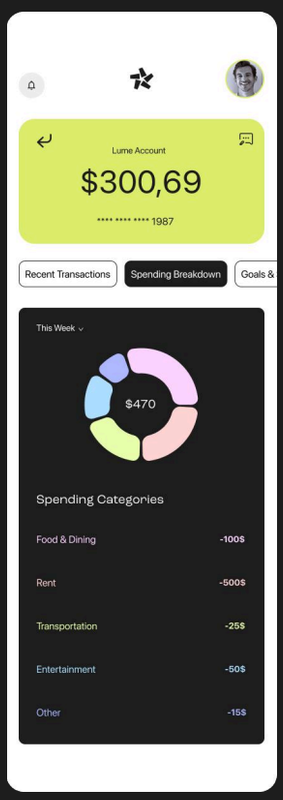


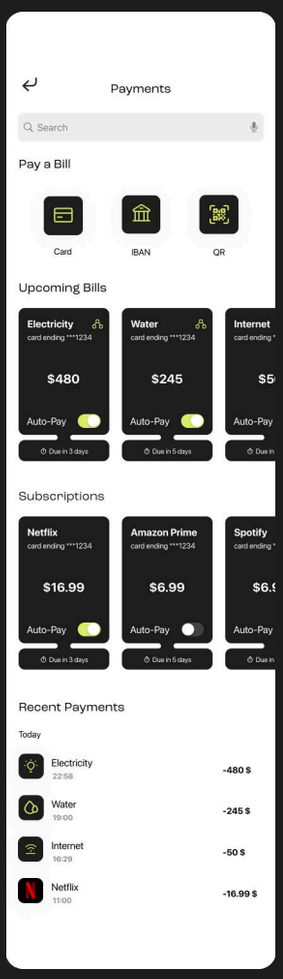
More Screens

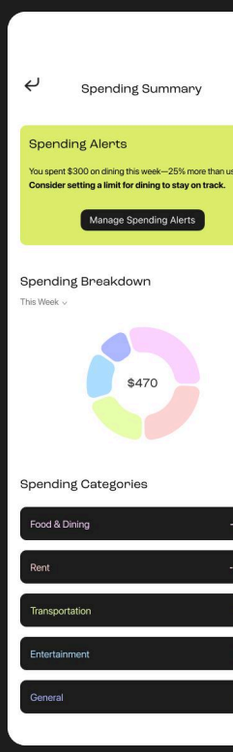




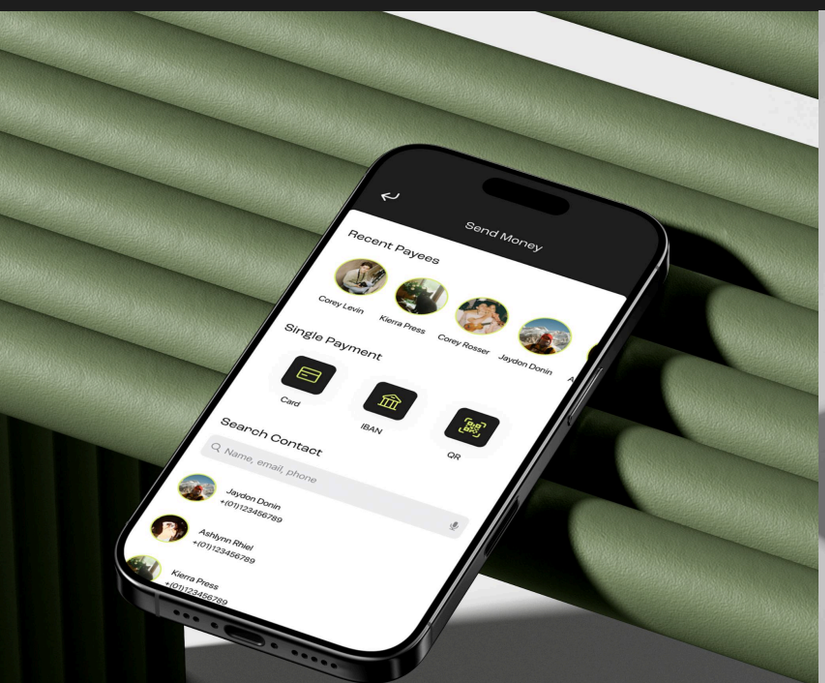


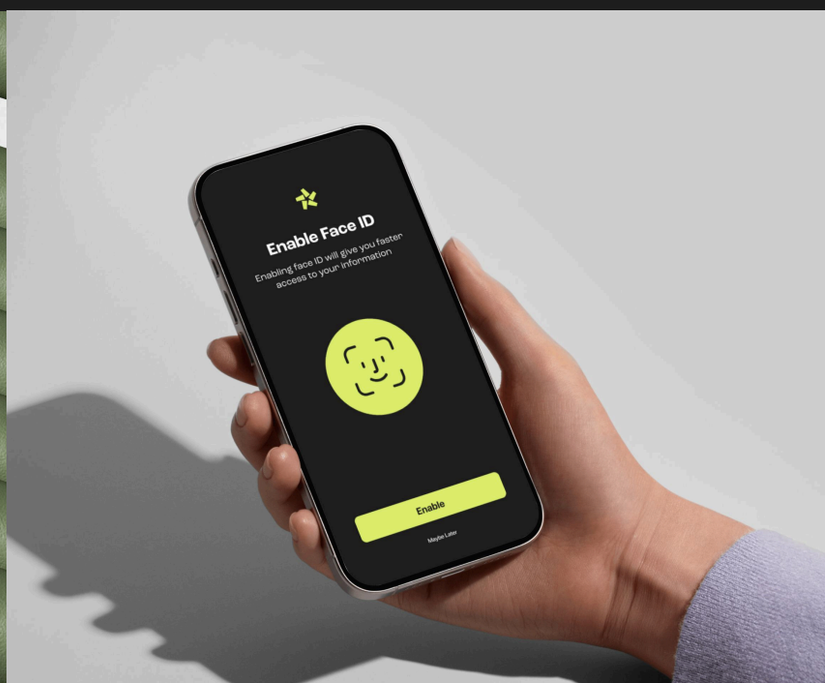




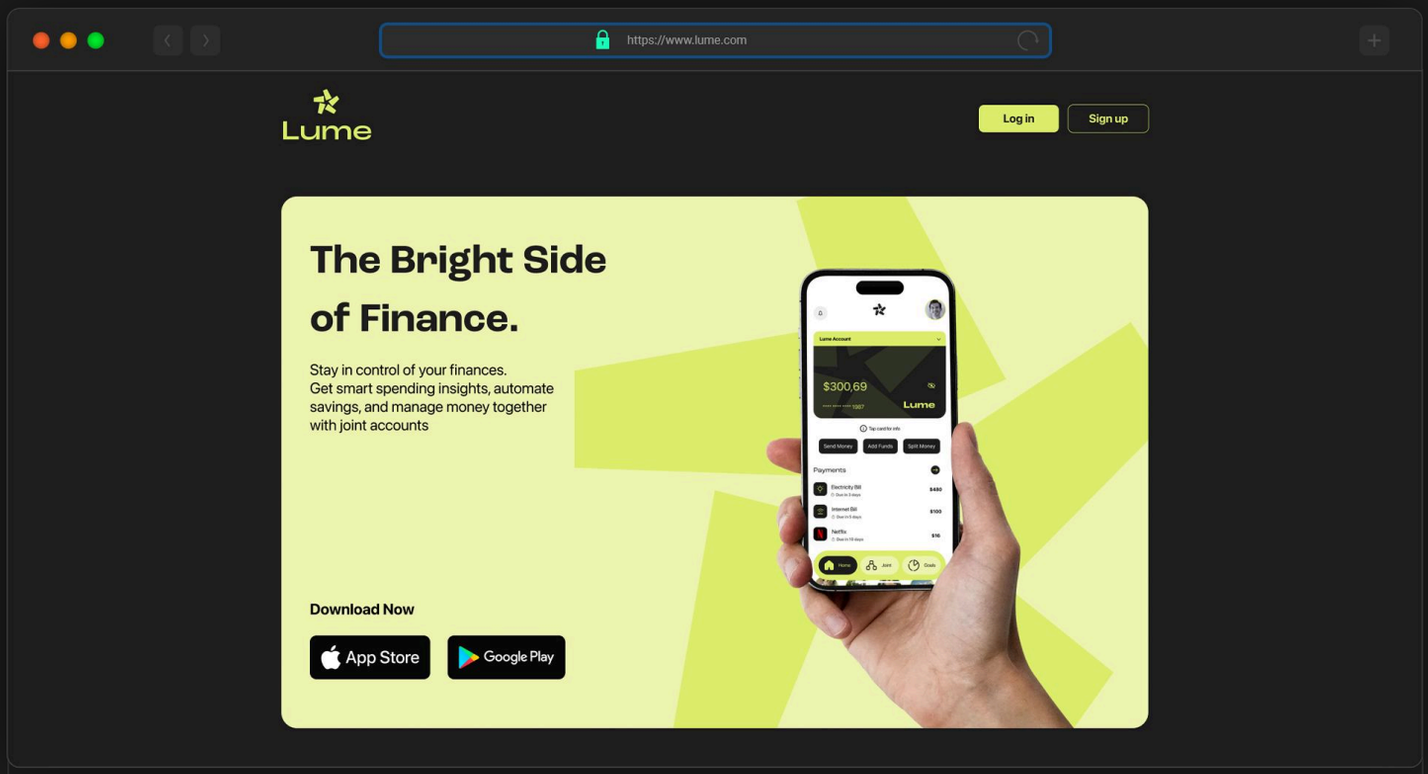


Prototype





Microsite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Lume
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The Bright Side of Finance.
Stay in control of your finances.
Get smart spending insights, automate savings, and manage money together with joint accounts
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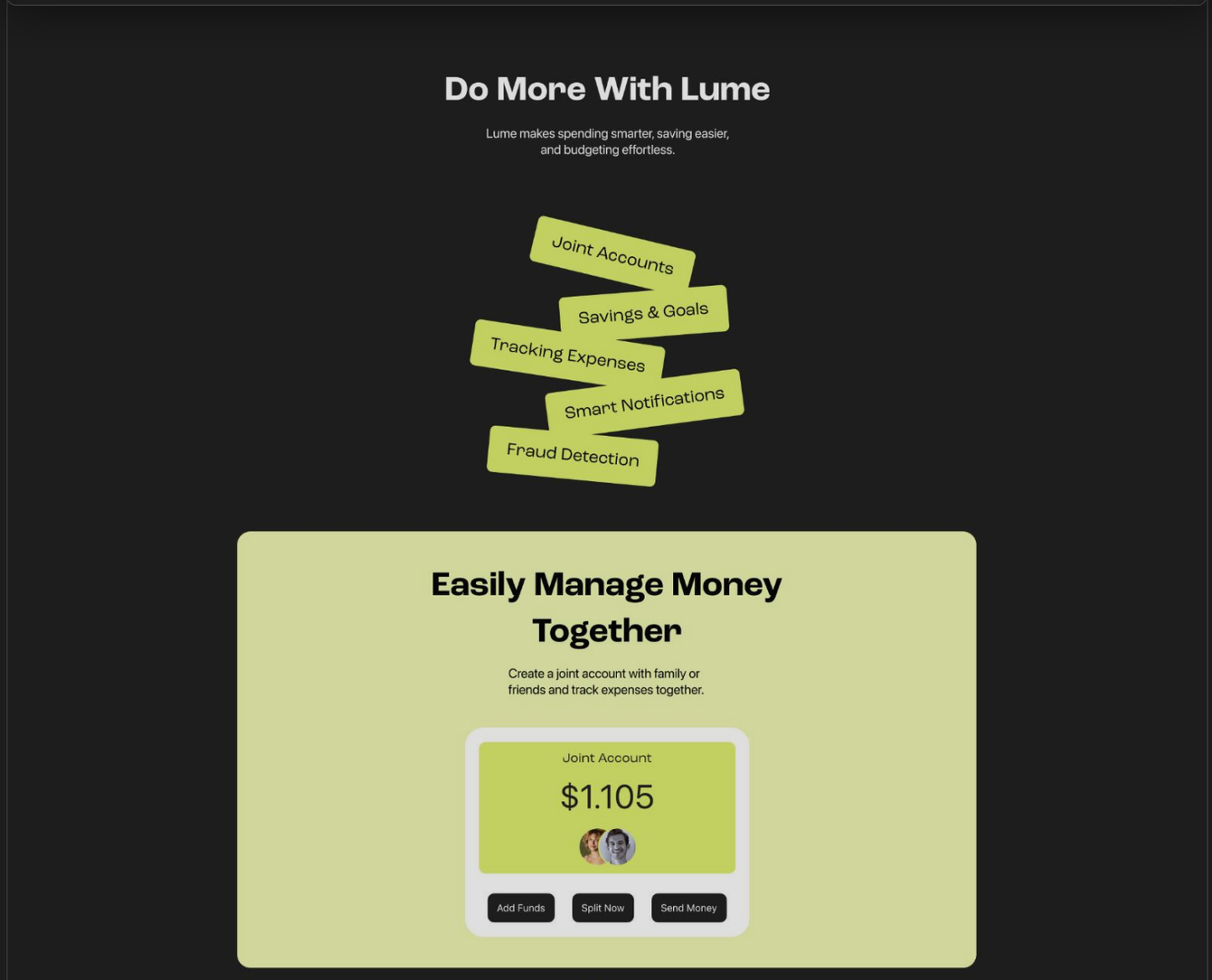
Google Play


Do More With Lume
Lume makes spending smarter, saving easier, and budgeting effortless.
Joint Accounts
Savings & Goals
Tracking Expenses
Smart Notifications
Fraud Detection
Easily Manage Money Together
Create a joint account with family or friends and track expenses together.
Joint Account
$1.105
Add Funds
Split Now
Send Money

See Where Your Money Goes

Save for What Matters

We Take Your Privacy Seriously.

Fraud Protection & Real-Time Alerts

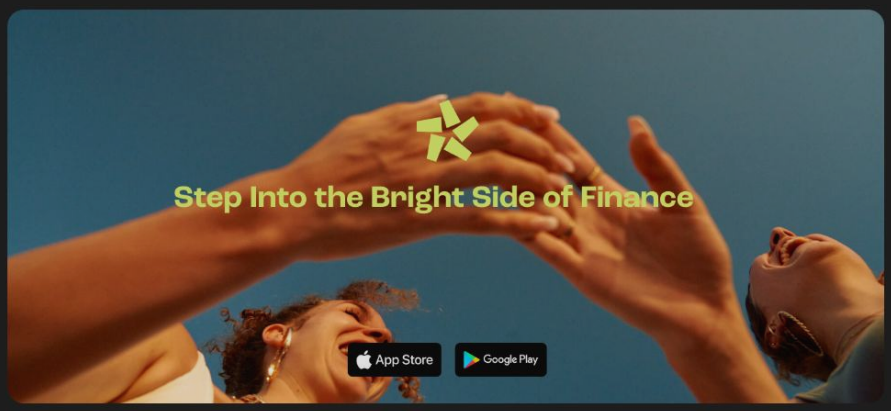
Get instant notifications for any unusual account activity to keep your money safe.

Bank-Level Encryption

Your transactions and personal data are encrypted using industry-standard security.

Data Privacy & Transparency

We never sell your data, and you stay in full control of your financial information.



Lume

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Thank you!