User Story Template — ECU

Product Goal: To digitize everyday financial habits with genuine guidance (not just passive tracking), taking into account African financial practices (cash, mobile money, tontine) while remaining relevant on an international scale.

0. Personas

Persona 1 — Amina, the Novice

- 24 years old, first job, irregular income (odd jobs + a little mobile money sent by family).
- Doesn't keep a budget, doesn't know "where her money goes."
- Needs simplicity, clear explanations, encouragement, and minimal financial jargon.
- Mainly uses cash and mobile money (Orange Money / MTN MoMo).

Persona 2 — Kevin, the Regular User

- 32 years old, employed, has a bank account, a mobile money account, and some cash.
- Already keeps a basic budget (notes, simple spreadsheet) but wants more structure and automation for data entry.
- Saves occasionally and participates in a tontine.
- Seeks to achieve specific goals (purchases, travel, emergency fund).

Persona 3 — Sarah, the Savvy User

- 40 years old, senior executive, multiple accounts (bank, savings, informal investments), multi-currency (lives/works in two countries).
- Already tracks her finances closely (advanced Excel).
- Wants a comprehensive view of her financial situation, detailed credit monitoring, and in-depth analyses and recommendations.

1. Epic — Onboarding

Objective: To provide a quick and reassuring onboarding experience tailored to the user's level of financial literacy.

US-ONB-01

As **a new user**, I want **to easily create an account (via email, phone, or social media)** so I **can start using the app quickly and seamlessly**.

- **Acceptance criteria**:
  - Registration is possible via phone number (with OTP) OR email.
  - The process takes less than 2 minutes.
  - A password or PIN is set during sign-up.
- **Priority**: Must

US-ONB-02

As **a new user**, I want **to complete a short questionnaire about my level of financial knowledge and my goals**, so that **I can receive a personalized experience (content, advice, interface complexity)**.

- **Acceptance criteria**:
  - A questionnaire with 4 to 6 questions max (level of financial literacy, main goals: saving / budgeting / getting out of debt / growing one's wealth).
  - The result determines a "profile" used to personalize the educational content and the order in which modules are displayed.
  - Option to skip the questionnaire.
- **Priority**: Should

US-ONB-03

As a **new user**, I want **to set my primary currency during onboarding** so that **all amounts are displayed in the unit I'm most familiar with**.

- **Acceptance criteria**:
  - List of common currencies provided (FCFA/XOF, XAF, EUR, USD, GBP, NGN, GHS, etc.) + search function.
  - The selected currency becomes the app's default currency (can be changed later).
  - A message explains that the currency can also be set on a per-account basis.
- **Priority**: Must

US-ONB-04

As **a new user**, I want **to create my first financial account(s) during onboarding** so that **I can start using the app with real data from the very first launch**.

- **Acceptance criteria**:
  - Guided selection between cash, mobile money, bank, and informal savings.
  - Requested initial balance (optional, "I'd rather enter this later").
  - Option to create multiple accounts or skip this step.
- **Priority**: Must

US-ONB-05

As **a new user**, I want **to see a short visual tutorial explaining the key features (adding an expense, calculator, budget)** so **I can understand how to use the app without feeling lost**.

- **Acceptance criteria**:
  - An interactive tutorial with a maximum of 3 to 5 screens.
  - Accessible again later from Settings/Help.
  - Can be skipped at any time.
- **Priority**: Could

2. Epic — Account management (cash, mobile money, banking, currency)

Objective: To provide an accurate and flexible representation of all forms of currency used in everyday life.

US-CPT-01

As **a user**, I want **to create a cash, mobile money, bank, or informal savings (tontine) account** in order to **accurately represent all my actual financial assets**.

- **Acceptance criteria**:
  - Available types: Cash, Mobile Money (with operator sub-options: Orange Money, MTN MoMo, Wave, Moov Money, Airtel Money, "Other"), Bank Account, Informal Savings/Tontine, "Other."
  - Each account has: a custom name, type, currency, initial balance, and icon/color.
  - An account can be archived or deleted without losing the history of past transactions.
- **Priority**: Must

US-CPT-02

As **a user**, I want **to set a specific currency for each account** so I **can manage accounts in different currencies (e.g., FCFA account + USD account)**.

- **Acceptance criteria**:
  - The currency is selected when the account is created and can be changed if the account has no transactions yet.
  - The consolidated total (asset view) displays a conversion to the primary currency, using an indicative exchange rate that the user can adjust manually (no API connection for exchange rates in V1, or a default rate updated periodically—to be decided during design).
  - A currency badge is visible on each account in the list.
- **Priority**: Must

US-CPT-03

As **a user**, I want **to transfer money between my own accounts (e.g., cash withdrawal from mobile money)** to **reflect my actual transactions without counting them as expenses or income**.

- **Acceptance Criteria**:
  - An "Internal Transfer" transaction exists in addition to "Expense" and "Income."
  - The transfer decreases the balance of the source account and increases that of the destination account.
  - If the currencies differ, the user is prompted to enter a conversion rate.
  - The transfer does not affect expense/income statistics.
- **Priority**: Must

US-CPT-04

As **a regular user**, I want **to see the current balance of each account at a glance**, so I **know how much money I have and where it is**.

- **Acceptance Criteria**:
  - "My Accounts" screen listing all active accounts with up-to-date balances.
  - A grand total (converted to the primary currency) is displayed at the top of the screen.
  - Sorting by account type or balance is possible.
- **Priority**: Must

US-CPT-05

As **an experienced user**, I want **to manually adjust an account's balance (reconciliation)** to **correct discrepancies between the app and actual figures without having to re-enter all transactions**.

- **Acceptance criteria**:
  - "Adjust Balance" feature available for each account.
  - An adjustment transaction (type “Correction”) is created and visible in the transaction history, with an optional reason.
  - The adjustment is clearly distinguished from expenses/income in reports.
- **Priority**: Should

US-CPT-06

As **a user**, I want **to change the application’s primary currency at any time** to **adapt to changes in my situation (e.g., moving, changing the reference currency)**.

- **Acceptance Criteria**:
  - Option available in settings.
  - A warning explains the impact on consolidated views (assets, reports).
  - Existing accounts retain their own currency; only the consolidated view changes.
- **Priority**: Should

3. Epic — Tracking Income and Expenses

Objective: To facilitate quick and seamless manual entry of each financial transaction.

US-DEP-01

As a **user**, I want **to add an expense by specifying the amount, category, account, and date**, in order to **keep an accurate record of my outflows**.

- **Acceptance Criteria**:
  - Quick form (fewer than 4 required fields: amount, account, category, date — default is today's date).
  - Note and attachment (photo of receipt) are optional.
  - The expense is immediately deducted from the balance of the selected account.
- **Priority**: Must

US-DEP-02

As **a user**, I want **to use a calculator built directly into the amount field** to **easily calculate the total of a composite expense (e.g., 2000 + 1500 + 750)**.

- **Acceptance criteria**:

  - A calculator icon is accessible from the amount input field (expense, income, savings, budget).
  - The user can perform operations (+, -, ×, ÷) and press Enter to automatically populate the result in the amount field.
  - The calculator uses the numerical format of the selected currency.
- **Priority**: Must

US-DEP-03

As **a new user**, I want **to choose an expense category from a predefined, intuitive list (transportation, food, health, rent, family, etc.)** so that I can **categorize my expenses without having to think about it**.

- **Acceptance criteria**:
  - Default list of categories with icons, tailored to local realities (e.g., “money sent to family,” “tontine,” “motorcycle/taxi transportation”).
  - Ability to create custom categories and subcategories.
  - An “Other / Uncategorized” category exists by default.
- **Priority**: Must

US-DEP-04

As **a user**, I want **to add income (salary, sales, donations received, etc.)** so that **I can accurately track my incoming funds just as I do my expenses**.

- **Acceptance criteria**:
  - A form similar to the expense form (amount, account, income category, date, note).
  - Default income categories: salary, self-employment, donation/assistance, sales, other.
  - Ability to set up recurring income (see US-DEP-06).
- **Priority**: Must

US-DEP-05

As **a regular user**, I want **to quickly duplicate or edit a transaction that has already been entered**, to **save time on recurring expenses (e.g., daily commute)**.

- **Acceptance criteria**:
  - A "Duplicate" button is available on every transaction in the history.
  - The date is set to today by default but can be changed.
  - Any transaction can still be edited or deleted later.
- **Priority**: Should

US-DEP-06

As **a user**, I want **to set up a recurring transaction (rent, subscription, salary)** so **I don't have to re-enter it every month**.

- **Acceptance criteria**:
  - Choice of frequency (weekly, monthly, custom).
  - The app suggests, pre-fills, or automatically creates the transaction on the scheduled date (with the option to confirm before final approval).
  - The user can modify or stop the recurring transaction at any time.
- **Priority**: Should

US-DEP-07

As **a power user**, I want **to add custom tags to my transactions** to **refine my analyses beyond the standard categories (e.g., "Dakar 2026 trip")**.

- **Acceptance criteria**:
  - Optional multi-value tag field.
  - Ability to filter by tag in the history and reports.
- **Priority**: Could

US-DEP-08

As **a user**, I want **to view my transaction history using filters (account, category, time period, type)** so that I **can quickly find a specific transaction**.

- **Acceptance Criteria**:
  - Chronological list with text search.
  - Combinable filters (account + category + period).
  - Export available (see Epic Reports).
- **Priority**: Must

4. Epic — Savings (general and goal-based)

Objective: To encourage active and motivating savings, also adapted to informal savings practices.

US-EPG-01

As **a user**, I want **to create a flexible savings account (without a specific goal)** to **simply set money aside as a safety net**.

- **Acceptance Criteria**:

- Creation of a savings “pocket” linked to an account or standing alone.
- Manual deposits and withdrawals are possible at any time.
- The savings balance is displayed separately from the “available” balance.

- **Priority**: Must

US-EPG-02

As **a regular user**, I want **to create a savings goal with a target amount and a due date** to **motivate myself to save for a specific project (trip, purchase, emergency)**.

- **Acceptance criteria**:
  - Form: goal name, target amount, target date, associated account/wallet, icon.
  - Visual progress bar (%, amount remaining).
  - Automatic suggestion of the amount to save per period (e.g., “You need to save 25,000 FCFA/month to reach your goal”).
- **Priority**: Must

US-EPG-03

As **a user**, I want **to record a contribution to a tontine or informal collective savings group**, so that I **can track this common savings practice just like my other accounts**.

- **Acceptance criteria**:
  - "Tontine/Informal Savings" account type with optional fields for "next collection round" and "contribution amount."
  - History of contributions paid and received.
  - Configurable reminder for the contribution date (linked to Epic Notifications).
- **Priority**: Should

US-EPG-04

As **a beginner**, I want **to receive encouragement and tips when I save regularly**, to **stay motivated to keep going**.

- **Acceptance criteria**:
  - Congratulatory messages when reaching milestones (25%, 50%, 75%, 100% of a goal).
  - A supportive tone that doesn’t make me feel guilty if I fall behind.
  - Practical suggestions if I fall behind on my goal (e.g., cutting back on a specific expense category).
- **Priority**: Could

US-EPG-05

As **a savvy user**, I want **to track multiple savings goals simultaneously with a consolidated view**, so I can **prioritize my savings efforts based on my personal priorities**.

- **Acceptance criteria**:
  - List view/dashboard of all active goals with progress tracking.
  - Ability to set a priority order among goals.
  - Alert if the total of planned monthly contributions exceeds the estimated actual savings capacity.
- **Priority**: Could

5. Epic — Budget Management

Goal: Help users plan their expenses and stay in control, with active guidance (not just a display).

US-BUD-01

As a **user**, I want **to set a monthly budget by expense category** to **establish clear spending limits**.

- **Acceptance Criteria**:
  - Simple form: category, limit amount, period (monthly by default).
  - The budget can be set globally or by account.
  - A progress bar shows the percentage used in real time.
- **Priority**: Must

US-BUD-02

As **a new user**, I'd like **to be given a suggested starting budget based on my income and the initial expenses I've entered**, so **I don't have to start from scratch without knowing how to allocate my money**.

- **Acceptance criteria**:
  - After 2 to 4 weeks of data (or immediately upon onboarding via a self-reported estimate), the app suggests a rough breakdown (e.g., an adapted 50/30/20 method).
  - The user can accept, modify, or ignore the suggestion.
  - An explanation of the allocation logic is available (“Why this suggestion?”).
- **Priority**: Should

US-BUD-03

As **a regular user**, I want **to be alerted when I'm approaching or exceeding a budget limit**, so I can **adjust my spending before it's too late**.

- **Acceptance criteria**:
  - Alerts at 80% and 100% of the budget used (configurable).
  - Push notification + visual indicator in the app (orange/red).
  - Message with actionable advice (e.g., "You have 5 days and 3,000 FCFA left on this budget").
- **Priority**: Must

US-BUD-04

As **a user**, I want **to carry over or adjust my budget from one month to the next** so **I can adapt to changes in my situation without having to start from scratch**.

- **Acceptance criteria**:
  - "Duplicate last month's budget" option when starting a new period.
  - Changes can be made at any time during the current period.
  - Ability to view a history of past budgets.
- **Priority**: Should

US-BUD-05

As **an experienced user**, I want **to compare my projected budget to my actual expenses over several months** in order to **refine my long-term financial planning**.

- **Acceptance criteria**:
  - Comparison chart showing projected vs. actual figures over 3, 6, and 12 months.
  - Data export (see Epic Reports).
  - Automatic identification of categories that regularly exceed their budgets.
- **Priority**: Could

6. Epic — Wealth Management

Objective: To provide a comprehensive and valuable overview of the user's assets, beyond just checking account balances.

US-PAT-01

As **a savvy user**, I want **to add assets (real estate, vehicles, equipment, investments, long-term savings)** so that **I can have a complete view of my net worth, not just my current cash flow**.

- **Acceptance Criteria**:
    - Form: asset name, category (real estate, vehicle, equipment, investment, other), estimated value, currency, date of acquisition.
    - Value can be manually edited at any time (no automatic valuation in V1).
    - Asset can be classified as "liquid" or "non-liquid."
- **Priority**: Should

US-PAT-02

As **a savvy user**, I want **to add liabilities (debts, outstanding loans)** in order to **calculate my actual net worth (assets - liabilities)**.

- **Acceptance criteria**:
    - Loans created in the "Loan Management" Epic automatically appear as liabilities.
    - Ability to manually add a simple debt (outside the credit module, e.g., debt between family members).
    - The net worth calculation is updated automatically.
- **Priority**: Should

US-PAT-03

As a **user**, I want **to see a consolidated view of my net worth (accounts + assets - liabilities)** so I **can understand my overall financial situation at a glance**.

- **Acceptance Criteria**:
    - A dedicated "Net Worth" dashboard showing the net total and breakdown (pie chart by asset/liability type).
    - Conversion to the primary currency for items in different currencies.
    - History of changes in net worth over time (monthly chart).
- **Priority**: Should

US-PAT-04

As **a savvy user**, I want **to track changes in my net worth over time** in order to **objectively measure my financial progress over several months or years**.

- **Acceptance Criteria**:
  - A trend chart with monthly/annual granularity.
  - Ability to compare two time periods.
- **Priority**: Could

7. Epic — Credit Management

Objective: To help users track their debts and repayments and understand their impact on their budget.

US-CRD-01

As **a user**, I want **to record an outstanding credit or loan (amount, interest rate, term, monthly payment)** so that I **can accurately track what I owe**.

- **Acceptance Criteria**:
  - Form: type of loan (bank, informal/family, microfinance, other), initial amount, interest rate (optional), term, start date, monthly payment.
  - Automatic generation of a simple projected repayment schedule.
  - The loan appears in the Assets view as a liability.
- **Priority**: Should

US-CRD-02

As a **user**, I want **to record each repayment made** in order to **track the change in the outstanding principal**.

- **Acceptance Criteria**:
  - Add a repayment linked to a loan, with automatic updates to the source account and the outstanding principal.
  - Repayment history viewable by loan.
  - Visual indicator of repayment progress (%).
- **Priority**: Should

US-CRD-03

As **a user**, I want **to be alerted before a loan payment is due** to **avoid late payments and penalties**.

- **Acceptance criteria**:
  - Configurable reminder (e.g., 3 days before the due date).
  - Notification including the amount due and the account designated for payment.

- **Priority**: Must (for this submodule, once enabled)

US-CRD-04

As **an informed user**, I want **to simulate the impact of an early repayment or a new loan on my budget** so that I **can make an informed decision before committing**.

- **Acceptance criteria**:
  - Simple simulator: amount, term, rate → estimated monthly payment.
  - "Before/after" comparison of the available monthly budget.
  - Educational warning if the debt-to-income ratio exceeds a recommended threshold (e.g., 33%).
- **Priority**: Could

8. Epic — Financial Education & Support (cross-functional)

Objective: Go beyond simply displaying numbers to offer genuine support: context-specific advice, educational content, and decision-making assistance.

US-EDU-01

As **a beginner**, I want **to receive personalized advice based on my actual financial behavior**, so I can **tangibly improve my habits without having to search for the information myself**.

- **Acceptance criteria**:
  - Rule-based recommendation engine (e.g., “You’re spending 40% of your income on transportation; here are 3 ways to reduce this expense”).
  - Advice displayed in a dedicated feed (“My Financial Coach”) and/or in context (e.g., when you go over budget).
  - A supportive, non-judgmental tone.
- **Priority**: Must

US-EDU-02

As **a user**, I want **to access a library of short educational content (articles, videos, quizzes)** so I **can learn the basics of personal finance at my own pace**.

- **Acceptance Criteria**:
  - Content organized by topic (savings, budgeting, debt, assets, mobile money, tontine, etc.) and by level (beginner/intermediate/advanced).
  - Short formats (2–5 minutes to read or watch).
  - Progress tracking (content read/completed) with small motivational badges.

- **Priority**: Should

US-EDU-03

As **a beginner**, I want **to receive educational content tailored to a financial event I've just experienced (e.g., first time I went over budget, first goal achieved)**, so I **can understand and learn at the right time, not in isolation**.

- **Acceptance criteria**:
  - Contextual triggering of micro-content linked to an event (e.g., going over budget → article "How to Regain Control After Going Over Budget").
  - Limited frequency to avoid being intrusive (no more than 1–2 suggestions per week).
- **Priority**: Should

US-EDU-04

As **a user**, I want **to ask a simple question about my financial situation (e.g., "Can I afford this expense?")** to **get quick and reliable decision-making help**.

- **Acceptance criteria**:
  - "Can I Afford It?" feature: The user enters an amount or category; the app cross-references this with the remaining budget, planned savings, and upcoming credit payments.
  - Clear answer ("yes," "proceed with caution," or "not recommended") with a one-sentence explanation.
  - Simulation history available for review.
- **Priority**: Should

US-EDU-05

As **a savvy user**, I want **to receive a periodic financial report with analysis and recommendations (not just numbers)**, so I **can take a step back and assess my overall financial health**.

- **Acceptance criteria**:
  - Automatically generated monthly report: summary of income, expenses, savings, and debt; strengths; areas for attention; 2–3 prioritized recommendations.
  - Viewable in the app and sendable via notification or email.
- **Priority**: Could

US-EDU-06

As a **user**, I want **to assess my "score" or overall financial health level** so I **can track my progress and stay motivated over time**.

- **Acceptance criteria**:
  - A simple indicator (score/level) based on transparent criteria (consistency in saving, adherence to budget, debt-to-income ratio, etc.).
  - Clear explanation of the calculation and ways to improve.
  - Visible changes in the score over time.
- **Priority**: Could

9. Epic — Notifications / Alerts

Objective: Maintain engagement and prevent financial problems in a timely manner, without being intrusive.

US-NOT-01

As **a user**, I want **to receive a daily or weekly reminder to log my expenses**, so I **can keep track of them regularly and not forget anything**.

- **Acceptance Criteria**:
  - Frequency and time of the reminder are configurable by the user.
  - Reminder can be turned off completely.
  - The reminder adapts: it becomes less frequent if the user is already entering expenses regularly.
- **Priority**: Should

US-NOT-02

As **a user**, I want **to be alerted if the budget is exceeded or the account balance is very low**, so that **I can respond quickly to a risky situation**.

- **Acceptance criteria**:
  - Configurable thresholds (e.g., alert if balance < 5,000 FCFA).
  - Immediate push notification + in-app notification center.
  - Differentiated visual priority (info / attention / urgent).
- **Priority**: Must

US-NOT-03

As **a user**, I want **to receive a reminder before a tontine contribution or loan payment is due**, so **I'm never caught off guard**.

- **Acceptance criteria**:
  - Configurable reminder timeframe (e.g., 3 days, 1 day before).
  - The reminder specifies the amount and the account in question.

- **Priority**: Should

US-NOT-04

As **a user**, I want **to finely manage my notification preferences by category (budget, savings, credit, educational content)** so that **I only receive what is useful to me**.

- **Acceptance criteria**:
  - Settings screen with the ability to enable or disable notifications by type.
  - Choice of delivery method (push, email) if available.
- **Priority**: Should

10. Epic — Reports / Analytics

Objective: Transform entered data into actionable insights for decision-making.

US-RAP-01

As **a user**, I want **to view the breakdown of my expenses by category over a given period**, so I can **understand where my money is going**.

- **Acceptance Criteria**:
  - Chart (pie/bar) filterable by period (week, month, year, custom) and by account.
  - Top 3–5 expense categories highlighted.
- **Priority**: Must

US-RAP-02

As **a regular user**, I want **to compare my income and expenses over several months** to **identify trends (e.g., expenses that are steadily increasing)**.

- **Acceptance criteria**:
  - A graph showing monthly changes in income vs. expenses vs. savings.
  - Selection of the comparison period (last 3, 6, or 12 months).
- **Priority**: Should

US-RAP-03

As **a user**, I want **to export my financial data (transactions, reports) to a file (PDF/Excel/CSV)** so **I** can **save, share, or analyze it elsewhere**.

- **Acceptance criteria**:
  - Export to at least CSV and PDF formats.
  - Ability to select the time period and filters for the export.
  - Export accessible from both the history and reports.
- **Priority**: Should

US-RAP-04

As **a savvy user**, I want **access to advanced analytics (savings rate, debt-to-income ratio, disposable income)** so I can **carefully manage my financial health using professional metrics**.

- **Acceptance criteria**:
  - Automatically calculated metrics: savings rate (% of income saved), debt-to-income ratio (% of income spent on loans), disposable income after fixed expenses.
  - Easy-to-understand definitions for each indicator (tooltip).
- **Priority**: Could

US-RAP-05

As **a user**, I want **to see a visual summary of my monthly financial situation on the home screen**, so **I can get a quick overview without having to navigate through multiple screens**.

- **Acceptance criteria**:
  - Home dashboard: total balance, remaining budget, savings progress, active alerts.
  - Customizable (widgets that can be rearranged or hidden) — at least at the Should/Could level.
- **Priority**: Must (basic dashboard) / Could (customization)

11. Epic — Security / Account

Objective: To ensure trust and the protection of personal financial data, which is sensitive by nature.

US-SEC-01

As **a user**, I want **to protect access to the app with a PIN or biometrics (fingerprint/Face ID)** to **prevent unauthorized access to my financial data**.

- **Acceptance Criteria**:
  - PIN setup during onboarding or later in the settings.
  - Biometric option if the device supports it.

- ○ Automatic lockout after a configurable period of inactivity.
- **Priority**: Must

US-SEC-02

As **a user**, I want **to enable a privacy mode that hides amounts on the screen**, so I **can use the app in public without exposing my financial information**.

- **Acceptance criteria**:
  - ○ An "eye" button to quickly hide or show amounts on the main screens.
  - ○ Preference saved across sessions.
- **Priority**: Should

US-SEC-03

As a **user**, I want **to export or back up my data** so that **I don’t lose my financial history if I switch phones**.

- **Acceptance criteria**:
  - ○ Manual or automatic (cloud) data backup.
  - ○ Restore feature when reinstalling the app or switching devices.
- **Priority**: Should

US-SEC-04

As **a user**, I want **to manage my account information (email, phone number, password)** to **keep my personal information up to date and secure**.

- **Acceptance criteria**:
  - ○ "My Account" screen allowing users to change their email, phone number, and password.
  - ○ Confirmation via OTP or email for sensitive changes.
- **Priority**: Must

US-SEC-05

As a **user**, I want **to permanently delete my account and data** in order to **maintain full control over my personal information**.

- **Acceptance criteria**:
  - ○ Option clearly accessible in the settings.
  - ○ Explicit confirmation before deletion (double confirmation).
  - ○ Effective deletion of all personal data in accordance with best practices for data protection.

- **Priority**: Should

12. Priority Summary (Quick View)

Epic	Must	Should	Could
Onboarding	3	1	1
Account Management	4	2	0
Income & Expenses	5	2	1
Savings	2	1	2
Budget	2	2	1
Assets	0	3	1
Credits	1	2	1
Education & Support	1	3	2
Notifications	1	3	0
Reports / Analysis	2	2	1
Security / Account	2	3	0