Key	Summary	Category	Goal	Impact	Effort	Documents	Roadmap	Designs ready	Spec ready
MOB-1	Biometric Login	Authentication & Onboarding	Enhance user security	5	3	https://spendit.com/ideas/biometric-login	Now	☒	☒
MOB-2	Social Media Login	Authentication & Onboarding	Accelerate user onboarding	4	2		Later		☒
MOB-3	Multi-Factor Authentication	Authentication & Onboarding	Enhance user security	4	2	https://spendit.com/ideas/password-strength	Later		☒
MOB-5	New rewards program	User Experience	Increase revenue	5	5		Now	☒	☒
MOB-6	Express checkout	User Experience	Win enterprise customers	4	4		Next		☒
MOB-7	Improve waiting list experience	User Experience	Delight users	4	3		Next		☒
MOB-8	Refactor user profile data	User Experience	Add more financial controls	3	2		Later		☒
MOB-9	Explore VR travel features	User Experience	Expand global usability	1	4		Won't do		
MOB-10	Quick Onboarding Wizard	Authentication & Onboarding	Accelerate user onboarding	4	3	https://spendit.com/ideas/startup-onboarding	Now	☒	☒
MOB-11	Document Upload Automation	Authentication & Onboarding	Accelerate user onboarding	3	3		Later		
MOB-12	Instant Money Transfer	Payments & Transfers	Delight users	5	4		Now	☒	☒
MOB-13	Scheduled Payments	Payments & Transfers	Win enterprise customers	4	3	https://spendit.com/ideas/scheduled-payments	Later		
MOB-14	International Transfers	Payments & Transfers	Expand global usability	5	5	https://spendit.com/ideas/multi-currency-wallet	Now	☒	
MOB-15	Payment Categorization	Payments & Transfers	Delight users	4	2		Later	☒	☒
MOB-16	Peer-to-Peer Payments	Payments & Transfers	Delight users	5	4	https://spendit.com/ideas/qr-payments	Next		
MOB-17	Budget Planner	Financial Insights & Tools	Add more financial controls	5	4	https://spendit.com/ideas/budget-tracker-alerts	Later		
MOB-18	Spending Alerts	Financial Insights & Tools	Add more financial controls	4	3	https://spendit.com/ideas/spending-dashboard	Now		
MOB-19	Tax Preparation Report	Financial Insights & Tools	Increase revenue	5	5		Later		☒
MOB-20	Savings Goal Tracker	Financial Insights & Tools	Add more financial controls	4	3		Now	☒	☒
MOB-21	Investment Suggestions	Financial Insights & Tools	Increase revenue, Delight users	1	5	https://spendit.com/ideas/investment-insights	Won't do		
MOB-22	Emergency Alerts for Suspicious Activity	Notifications & Engagement	Enhance user security	5	4	https://spendit.com/ideas/emergency-alerts	Now	☒	☒
MOB-23	Daily Spending Summary	Notifications & Engagement	Add more financial controls	4	3	https://spendit.com/ideas/spending-summary	Next	☒	
MOB-24	Notifications for Bill Payments	Notifications & Engagement	Add more financial controls	5	3	https://spendit.com/ideas/bill-notifications	Next		☒
MOB-25	Engagement Analytics for Bank Offers	Notifications & Engagement	Add more financial controls	3	4		Won't do		
MOB-26	Event-Based Push Notifications	Notifications & Engagement	Delight users	4	2		Next	☒	☒
MOB-27	Subscription Renewal Reminders	Notifications & Engagement	Increase revenue	3	3	https://spendit.com/ideas/subscription-renewal	Now	☒	☒