

# Business Problem & High-Level Design: Simple Document Vault App for Seniors

*Working title: "FamilyVault" (placeholder). Version 1.0, October 2026. Status: Draft for discussion.*

## 1. Executive Summary

European seniors accumulate decades of important paper: contracts, medical reports, property deeds, insurance policies, pension letters, tax papers and bank statements. As people age, this paper becomes hard to organise, hard to find, and, when the moment comes, very hard to hand over to the next generation. Families often discover too late that critical documents are missing, scattered across drawers and cupboards, or impossible to interpret.

This document proposes a **mobile app that lets an 80+ parent scan a document with one tap, and then automatically reads it, understands it, categorises it, files it into a self-managed folder structure, and writes a short plain-language summary**. The app also offers very effective search, and a safe, controlled way to share or hand over the whole archive to family members or trusted persons.

The key differentiator is not scanning (many apps do that). It is **zero-effort organisation and extreme simplicity for people who are not comfortable with technology**, combined with a **family handover workflow** built for the European privacy and legal context.

## 2. Business Problem

### 2.1 Problem statement

Elderly people hold critical personal, medical, legal and financial information on paper. They cannot reliably manage it any more, and the next generation inherits a burden that is stressful, time-consuming and error-prone, often at an emotionally difficult time (illness, hospitalisation, death).

## 2.2 Who is affected

| Group                                                | Situation                                                                                  | Core pain                                                                       |
|------------------------------------------------------|--------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|
| Seniors (80+)                                        | Own large paper archives, limited digital skills, declining eyesight, memory and dexterity | Cannot find documents, fear of losing something important, dependence on others |
| Adult children (45–65)                               | Often live in another city or country, balancing work and family                           | Do not know what exists or where, must act urgently without knowing the facts   |
| Caregivers and trusted persons                       | Support with appointments, bills, insurance                                                | Need quick access to specific documents (e.g. a medical report at a hospital)   |
| Professionals (notaries, lawyers, doctors, insurers) | Need documents quickly from the family                                                     | Delays because families cannot produce papers                                   |

## 2.3 Typical pain points

- **Volume and disorder:** Documents are in folders, boxes, envelopes, sometimes in several homes.
- **No overview:** Nobody knows what exists: which insurance policies are active, which contracts auto-renew, where the property papers are.
- **Findability:** Even the owner cannot quickly locate a specific paper (e.g. last year's tax assessment or a cardiologist's report).
- **Understanding:** Documents are long, formal, often in legal or medical language, or in several languages in cross-border families.
- **Time-critical needs:** Hospital admission, a care-home application, an inheritance, a tax deadline or an insurance claim all demand specific documents fast.
- **Handover friction:** Physical handover is slow, emotionally loaded, and may be impossible if the parent is incapacitated or has passed away.
- **Risk of loss and damage:** Fire, water, theft, or simple misplacement.
- **Existing digital tools are not made for them:** Generic scanner apps and cloud drives require the user to create folders, name files and remember where things were put. Document-management tools are built for offices.

## 2.4 Consequences of not solving the problem

- Missed deadlines, renewals, claims and tax benefits.

- Delayed or worse medical and care decisions because history is unavailable.
- Costly and slow inheritance and property processes.
- Family conflict and stress.
- Loss of independence and dignity for the senior, who is made to feel a burden.

## 2.5 Market context (to be validated with research)

- Europe is ageing: the share of people aged 80+ is growing faster than any other age group, and many live independently for as long as possible.
- Families are increasingly geographically dispersed, so remote support is a real need.
- The EU has strong digital-inclusion and data-protection frameworks (GDPR, the EU AI Act, and the eIDAS and European Digital Identity wallet initiatives), which create both obligations and a trust-based opportunity.
- Related solutions (generic scanner apps, cloud storage, digital safes, estate-planning services) each cover a piece, but none combines **automatic understanding, senior-grade simplicity and family handover**.

*Action: commission market sizing and competitor review before investment decisions.*

*Figures are intentionally not quoted here until verified.*

## 3. Vision, Goals and Non-Goals

### 3.1 Vision

"Any person can put their paperwork in order in minutes, and their family can find anything they need, when they need it, without anyone having to understand folders, files or technology."

### 3.2 Business goals

1. Give seniors a way to digitise and organise their documents with **no filing effort**.
2. Give families **visibility and controlled access** to essential documents.
3. Reduce time and stress in critical events (health, care, inheritance, property, tax).
4. Build a trusted, GDPR-first product in Europe with a sustainable subscription model.

### 3.3 Product goals

- Scan to filed, categorised and summarised in **under 30 seconds** per document, with a single user action.
- Find any document in **under 10 seconds** via search (typed or spoken).

- A first-time 80+ user completes their first scan **unaided within 5 minutes** (guided onboarding, ideally with a family member present).
- Works in the main European languages from launch.

### 3.4 Non-goals (version 1)

- Not a legal, medical or financial advisory tool; summaries inform but do not advise.
- Not a replacement for official government or health-record systems; no integration claimed in v1.
- Not an enterprise document management system.
- No automatic sharing with third parties without explicit user consent.

## 4. Users and Personas

**Persona A: Margit, 84, Germany.** Widow, lives alone, owns an apartment. Has large-print needs, a basic smartphone, trusts her daughter. Wants: "Put it in the box and I can find it again." Fears: pressing the wrong button, losing things, scams.

**Persona B: Jean-Luc, 81, France.** Retired engineer, comfortable with phone basics but not with apps. Has medical reports from several specialists. Wants a clear overview of his medical history for appointments.

**Persona C: Anna, 54, Poland and Netherlands.** Daughter of Margit-type parents living abroad. Wants remote visibility, reminders for renewals, and emergency access to key documents.

**Design principle:** The senior is the *primary operator* of scanning; the family member is the *primary operator* of setup, sharing and oversight. Both experiences must be excellent but different.

## 5. Key User Journeys

1. **First-time setup (assisted):** The family member installs the app, creates the account and a secure vault, sets up recovery, and walks the parent through the first scan. The senior sees one large button.
2. **Daily use (senior):** Open app → big "Scan" button → the camera finds the page edges and captures automatically → "Done. This is your *Electricity contract*." → the document is already filed.
3. **Find something:** Tap the big "Find" button → type or speak "my knee operation report" → the top result is shown, large and readable, with a short summary.

4. **Overview:** Tap "What do I have?" → a simple overview of folders with counts and a one-page summary (e.g. 3 insurance policies, 2 property documents, 14 medical reports).
5. **Family sharing:** The senior or the family member invites a trusted person with a defined access level (view only, specific folders, emergency access).
6. **Handover:** A legacy and emergency workflow gives defined persons access to defined content upon a defined trigger (see section 8.7).
7. **Reminders:** The app surfaces dates it found (contract renewal, notice period, policy expiry, appointments) to the family member.

## 6. Functional Requirements

### 6.1 Capture

- One-tap scan with automatic edge detection, perspective correction, shadow and glare removal, and auto-capture when the page is steady.
- Multi-page documents merged automatically ("Is there another page?" with Yes / No buttons).
- Import from camera roll, email attachments, share sheet and PDF files.
- Batch mode: scan a stack, the app splits it into individual documents (v1.5).
- Quality feedback in plain words ("Please hold still", "A bit more light").

### 6.2 Understanding (AI pipeline)

- **OCR** for printed and, where possible, handwritten text, in multiple European languages.
- **Document classification** into type and category (see taxonomy in section 8.4).
- **Entity extraction:** dates, parties, amounts, reference and policy numbers, addresses, doctor and institution names, property identifiers.
- **Summary generation:** a short, plain-language summary (2–4 sentences) in the user's language, plus key facts (e.g. "Valid until 31 March 2028; notice period 3 months").
- **Confidence scoring:** low-confidence results are flagged for family review rather than silently misfiled.
- **Duplicate detection** and **page-grouping** into the correct document.

### 6.3 Automatic organisation

- App decides the folder structure; the user never creates or names folders.
- Structure is **hierarchical but shallow** (maximum two or three levels) and consistent across users, so that family members and professionals recognise it.

- Dynamic sub-folders (e.g. by year, institution, property, person) are created automatically when volume justifies it.
- Smart naming: files get readable names such as "2025-03 Property tax assessment, City of Lyon".
- Family members (with permission) can move documents or correct categories; corrections improve future classification for that vault.

## 6.4 Summaries and overview

- Per-document short summary and key facts.
- Per-folder summary ("Medical: 14 documents, latest 12 May 2026, mainly cardiology").
- **Vault overview:** a one-page "state of my papers" summary that can be exported as PDF, intended for family and professionals.
- Optional "Important dates" view and timeline.

## 6.5 Search

- Single large search field, tolerant of typos and everyday language.
- **Hybrid search:** keyword (exact numbers, names, reference numbers) plus semantic (meaning-based, so "heating bill" finds "gas supplier invoice").
- **Voice search** with large visual feedback.
- Natural-language questions on the archive ("When does my car insurance expire?") answered with a link to the source document (v1.5, with citations to the source to prevent unverified answers).
- Filters kept minimal: person, year, category.
- Search works across languages in a multilingual archive.

## 6.6 Sharing, access and handover

- Roles: **Owner** (senior), **Family manager** (adult child), **Viewer** (limited access), **Emergency contact**, **Professional** (time-limited, folder-limited).
- Share individual documents or folders via time-limited secure links.
- **Legacy and emergency access:** configurable triggers (e.g. owner inactivity plus confirmation by two trusted persons, or a verified document such as a death certificate), with a waiting period and notifications to prevent misuse.
- Full export: complete archive as a structured ZIP with an index (PDF and CSV), so the data is never locked in.
- Audit log of who viewed or shared what.

## 6.7 Safety and trust features

- Passcode or biometrics, with a simple fallback usable by an 80+ user.
- Scam awareness: the app never asks for money or credentials in-app and displays a clear "Only your family set-up person can change settings" message.
- Recovery: assisted recovery through trusted contacts so a lost phone or forgotten PIN does not mean lost documents.

## 7. Senior-First UX Principles

The user experience is the product. These rules are non-negotiable:

1. **Three buttons only on the home screen:** *Scan, Find, My Documents*. Everything else lives in a family-managed settings area.
2. **Very large text and touch targets**, high contrast, support for system font scaling, dark and light modes.
3. **One action per screen**, no gestures required (no swipe-only, long-press or pinch dependency), no hidden menus.
4. **Plain language, no jargon**, no technical words such as "sync", "OCR", "upload".
5. **Voice-first options:** voice search, read-aloud of summaries, optional voice guidance during scanning.
6. **Forgiving:** nothing can be permanently deleted accidentally (30-day recovery bin), and every action has a clear "Undo".
7. **Calm feedback:** progress shown with simple wording and icons, no timeouts or pop-ups that demand fast decisions.
8. **Accessibility compliance:** meet WCAG 2.2 AA and align with the European Accessibility Act requirements for consumer apps.
9. **Assisted mode:** a family member can remotely help (view-only screen guidance, or manage settings from their own device).
10. **Test with real 80+ users** from the first prototype; accessibility is validated by usability testing, not assumed.

## 8. High-Level Implementation Design

### 8.1 Architecture overview

Logical layers:

1. **Mobile apps (iOS and Android):** capture, on-device image processing, local encrypted cache, offline queue, UI.

2. **API gateway and backend services (EU-hosted):** authentication, vault management, sharing and access control, notifications.
3. **Document processing pipeline:** asynchronous, event-driven pipeline for OCR, classification, extraction, summarisation and indexing.
4. **Storage:** encrypted object storage for files, relational database for metadata and permissions, search index for retrieval.
5. **AI services:** OCR engine, language model(s) for classification and summarisation, embedding model for semantic search.
6. **Family web portal:** a simple browser interface for family managers (uploads from desktop, review queue, sharing, export).
7. **Admin and operations:** monitoring, support tooling, compliance reporting.

## 8.2 Document processing flow

1. The user scans; the app does edge detection, de-skew, enhancement and compresses the pages locally.
2. Pages are uploaded over TLS to the encrypted object store (queued if offline).
3. An upload event triggers the pipeline:
  - Quality check and page grouping.
  - OCR to extract text with layout and language detection.
  - Classification: type and category, with a confidence score.
  - Entity extraction (dates, parties, amounts, identifiers).
  - Summary and key facts in the user's language.
  - Folder placement using taxonomy rules plus per-vault context.
  - Embedding generation and indexing for keyword and semantic search.
4. Results are written to the metadata database; the app is notified and shows "Done".
5. Items with low confidence go into a **family review queue** instead of the main structure, flagged gently to the family manager.
6. Corrections feed a per-vault feedback loop.

Target: processing completed within about 30 seconds for a typical 1–3 page document.

### 8.3 Technology options (recommendation)

| Area                             | Recommendation                                                                                                                                                       | Notes                                                                                                           |
|----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|
| Mobile                           | Cross-platform (Flutter or React Native) or native iOS and Android                                                                                                   | Accessibility quality is critical; native accessibility APIs must be fully supported. Evaluate with prototypes. |
| On-device scanning               | Platform document scanner SDKs (e.g. VisionKit on iOS, ML Kit document scanner on Android)                                                                           | Provides edge detection and enhancement with little effort.                                                     |
| Backend                          | Containerised microservices or modular monolith on EU cloud region                                                                                                   | Start as a modular monolith for speed, split later.                                                             |
| Pipeline                         | Queue-based workers (message queue plus serverless or container workers)                                                                                             | Retries, dead-letter handling, idempotency.                                                                     |
| OCR                              | Cloud OCR with strong European language and handwriting support, or open-source engines for a self-hosted option                                                     | Benchmark on real documents (stamps, letterheads, old paper, medical forms).                                    |
| Classification and summarisation | Large language model with structured output, prompted with the taxonomy; smaller fine-tuned classifier later for cost and speed                                      | Use models and providers with EU data residency and contractual zero-retention.                                 |
| Search                           | Search engine supporting hybrid retrieval (full-text plus vector), e.g. OpenSearch or Elasticsearch, or a Postgres-based solution with vector extension at MVP scale | Per-vault isolation of indexes or strict filtering.                                                             |
| Storage                          | EU-region object storage with server-side encryption and per-vault keys                                                                                              | Versioning and object lock for resilience.                                                                      |

| Area | Recommendation                                                                                  | Notes                                                              |
|------|-------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|
| Auth | Passwordless, passkeys, optional email and SMS code; identity verification for legacy workflows | Consider integration with European digital identity wallets later. |

## 8.4 Taxonomy and automatic folder structure

The app uses a **fixed, curated top-level taxonomy** (so that structure is predictable and recognisable) with **automatic sub-structuring**.

| Top-level folder            | Examples of document types                                                                            | Typical sub-structure                   |
|-----------------------------|-------------------------------------------------------------------------------------------------------|-----------------------------------------|
| Identity and Civil          | ID, passport, birth, marriage and death certificates, residence                                       | By person                               |
| Health                      | Medical reports, lab results, prescriptions, discharge letters, vaccination records, health insurance | By year and by specialty or institution |
| Property and Housing        | Deeds, purchase contracts, mortgage, land registry, rental contracts, utilities, renovation           | By property                             |
| Money and Banking           | Account statements, loans, pensions, investment documents                                             | By institution and year                 |
| Insurance                   | Life, home, car, liability, health supplements                                                        | By insurance type and policy            |
| Taxes                       | Tax returns, assessments, receipts                                                                    | By year                                 |
| Contracts and Subscriptions | Telecom, energy, services, memberships                                                                | By provider                             |
| Legal and Estate            | Wills, powers of attorney, healthcare directives, notary documents                                    | By type                                 |
| Care and Pension            | Care level decisions, care home documents, pension notices                                            | By institution                          |
| Vehicles                    | Registration, MOT or inspection, purchase and service                                                 | By vehicle                              |
| Family and Personal         | Letters, photos of documents, education, memberships                                                  | By person or topic                      |

| Top-level folder | Examples of document types           | Typical sub-structure      |
|------------------|--------------------------------------|----------------------------|
| Needs Review     | Unclassified or low-confidence items | Resolved by family manager |

#### Rules:

- Each document belongs to exactly one primary folder, but may carry multiple **tags** (person, institution, topic) so that it remains findable from several angles.
- Sub-folders are generated by rules (year, entity, property) once a threshold of documents is reached, to avoid empty or sparse folders.
- Taxonomy is localised per country (e.g. different tax, pension and health-system terms) via country packs.
- The taxonomy is versioned; migrations are automatic and invisible.

### 8.5 Data model (simplified)

- **User** (id, role, language, preferences)
- **Vault** (id, owner, encryption key reference, country pack, settings)
- **Document** (id, vault, title, type, category, folder, status, confidence, created and scanned dates, language)
- **Page / File** (id, document, storage location, hash, page order)
- **ExtractedData** (document, text, entities, key facts, summary, important dates)
- **Tag** and **DocumentTag**
- **Access grant** (vault or folder or document, grantee, role, expiry, conditions)
- **Legacy rule** (trigger type, trusted persons, waiting period, status)
- **AuditEvent** (who, what, when, where)
- **Reminder** (document, date, type, recipient)

### 8.6 Search design

- **Indexing:** full text (per language analysers), metadata fields, entities, summary, and vector embeddings of text chunks.
- **Query handling:** typo tolerance, synonyms (heating and gas, tax and fiscal), language detection, optional query rewriting by a language model.
- **Ranking:** combine keyword and semantic scores, boost recent documents, boost matches in title and key facts.
- **Presentation:** show the best answer first, with large preview, summary and "Open original".

- **Question answering (retrieval-augmented):** answers must cite the source document and display it; if no reliable source is found, the app says it does not know.
- **Isolation:** each query is strictly scoped to the vaults the user may access.

## 8.7 Sharing, emergency and legacy design

- Access control through role-based and folder-level grants with expiry.
- **Emergency access:** pre-selected contacts can request access; the owner is notified and can reject during a waiting period (e.g. 48 hours). If there is no response, access is granted to the pre-defined emergency subset (e.g. identity, medical summary, medication, directives).
- **Legacy access:** triggered by a verified event plus multi-party confirmation, with an audit trail. Legal review per country is required (inheritance law and data-protection rules for deceased persons vary across EU member states).
- **Export and portability:** a complete, structured export at any time.

## 8.8 Security and privacy by design

- **EU data residency** for storage, processing and AI inference; no use of customer documents to train models.
- **Encryption:** TLS in transit; encryption at rest with per-vault keys managed in a hardware-backed key management service. Evaluate optional end-to-end encryption mode (note the trade-off: server-side AI processing and search require access to content, so a confidential-computing approach or on-device processing may be needed for the strictest mode).
- **Special-category data:** medical documents are special-category data under GDPR; explicit consent, data protection impact assessment (DPIA) and stricter access controls required.
- **Data subject rights:** easy export and deletion; clear retention rules; deletion propagates to indices, backups (within a defined cycle) and AI caches.
- **EU AI Act:** classify the system (likely limited-risk with transparency obligations); disclose AI-generated summaries clearly; maintain human review for low-confidence content.
- **Security operations:** penetration testing, vulnerability management, secure SDLC, security certifications (e.g. ISO 27001) as a roadmap item, incident response plan with breach notification within GDPR timelines.
- **Anti-abuse:** guardrails against coercion or elder financial abuse: sharing changes are visible to the owner and to the family manager, with cooling-off periods for high-impact grants.

## 8.9 Offline and resilience

- Scan and queue offline; processing starts when the connection returns.
- Local encrypted cache of recent documents and the emergency pack for offline viewing.
- Backups with geographic redundancy inside the EU.

## 8.10 Multilingual and localisation

- Launch languages to be chosen by target market (e.g. German, French, Italian, Spanish, Dutch, Polish, English).
- Country packs for taxonomy, document patterns (e.g. national ID formats, tax forms), and legal templates.
- Summaries in the user's preferred language even if the source is in another.

## 8.11 Quality and evaluation of AI

- Build a **gold dataset** of real-world-like documents (synthetic and consented samples) per country, covering poor scans, stamps, handwriting and mixed languages.
- Track: OCR accuracy, classification accuracy, entity extraction accuracy, summary quality (human rated), search success rate (found within top three), and misfiling rate.
- Targets for MVP: classification accuracy above 90% on top-level category, and below 3% silent misfiling (anything uncertain goes to review).
- Continuous evaluation as models change; human-in-the-loop review for sampled low-confidence items.

## 8.12 Cost considerations

- Main variable costs: OCR and language-model calls per page, storage, and search.
- Cost controls: on-device pre-processing, smaller or fine-tuned models for classification, caching, batching, and tiering of summary depth.
- Model per-document unit cost early and set subscription pricing with margin.

# 9. Business Model and Go-to-Market

## 9.1 Revenue options

- **Family subscription** (primary): a monthly or annual plan, paid by the adult child, covering one vault and several family members.
- **Tiers by storage and features** (e.g. free trial for first documents, standard, plus with emergency and legacy features).

- **B2B2C partnerships:** insurers, banks, notaries, funeral and estate services, care providers, pension funds, municipalities and senior organisations as distribution partners.
- **Optional paid services:** assisted onboarding ("we scan your archive for you") and professional pickup-and-scan for large backlogs.

## 9.2 Go-to-market

- Target the **adult child as the buyer** and the parent as the user.
- Start with one or two countries to perfect the country pack, then expand.
- Channels: family-focused marketing, senior associations, care-sector partners, notary and estate partners.
- Trust-building: transparent privacy messaging, EU hosting, independent security certification, and clear explanation of what the app does and does not do.

## 10. Roadmap

| Phase        | Scope                                                                                                                                     | Indicative duration |
|--------------|-------------------------------------------------------------------------------------------------------------------------------------------|---------------------|
| 0. Discovery | Interviews with 20–30 seniors and families, competitor analysis, legal and compliance scoping (GDPR, AI Act), gold dataset start          | 6–8 weeks           |
| 1. Prototype | Clickable senior-first UX prototype, testing with real 80+ users, OCR and classification feasibility tests                                | 6–8 weeks           |
| 2. MVP       | Scan, OCR, auto-classification, auto-folders, short summary, search, family sharing (basic), export; one country and one or two languages | 4–6 months          |
| 3. Pilot     | Closed pilot with 100–300 families, measure KPIs, improve accuracy and UX                                                                 | 3 months            |
| 4. Launch v1 | Reminders, important dates, voice search, vault overview PDF, emergency access                                                            | 3–4 months          |
| 5. Expansion | Legacy workflow, question answering, batch splitting, more countries and languages, partner integrations                                  | Ongoing             |

Timelines are indicative and depend on team size and legal outcomes.

## 11. Success Metrics (KPIs)

- **Activation:** percentage of seniors who complete their first scan within 7 days.
- **Ease of use:** task success rate for scanning and finding among 80+ testers (target above 90%); System Usability Scale score above 80.
- **Engagement:** documents scanned per active vault per month; weekly active family managers.
- **AI quality:** classification accuracy, misfiling rate, review queue size.
- **Search success:** percentage of searches leading to an opened document within the top three results.
- **Trust:** Net Promoter Score for both seniors and family members; privacy-related complaints (target zero).
- **Business:** conversion to paid, retention at 6 and 12 months, cost per processed document, partner-driven acquisition.

## 12. Risks and Mitigations

| Risk                                               | Impact                               | Mitigation                                                                                   |
|----------------------------------------------------|--------------------------------------|----------------------------------------------------------------------------------------------|
| Seniors find the app too complex                   | Low adoption                         | Three-button UX, assisted onboarding, continuous testing with 80+ users                      |
| Misclassification or wrong summaries               | Loss of trust, wrong decisions       | Confidence thresholds, review queue, citations, clear disclaimer, human-in-the-loop sampling |
| Privacy or security breach                         | Severe legal and reputational damage | EU hosting, strong encryption, DPIA, pen tests, minimal data retention, incident plan        |
| Legal complexity of legacy access across countries | Delays, liability                    | Legal advice per country, phased rollout, conservative defaults                              |
| Poor OCR on old, handwritten or damaged documents  | Lower quality                        | Multiple OCR engines, manual fallback, quality guidance at scan time                         |
| Elder abuse or coercion through sharing features   | Harm to users                        | Owner notifications, cooling-off periods, visible audit log                                  |

| Risk                                                 | Impact                        | Mitigation                                                        |
|------------------------------------------------------|-------------------------------|-------------------------------------------------------------------|
| High AI cost per document                            | Margin pressure               | Model optimisation, caching, tiered pricing                       |
| Seniors reluctant to digitise or trust cloud storage | Low adoption                  | Clear trust messaging, family-led onboarding, partner endorsement |
| Dependence on third-party AI providers               | Availability, compliance risk | Provider abstraction layer, EU-resident options, fallback models  |

## 13. Assumptions and Open Questions

### Assumptions

- Target users own a smartphone (or a family member can supply an easy-to-use tablet).
- The adult child is willing to pay for peace of mind and to assist with onboarding.
- Reliable OCR and classification on European-language personal documents is achievable at the required quality.

### Open questions

1. Which country and languages should be the launch market?
2. Should the first version be mobile only, or also include a tablet-optimised experience for seniors who prefer larger screens?
3. How strict should the privacy model be: standard encryption with server-side AI, or an end-to-end encrypted mode with limited AI features?
4. What is the acceptable cost per document and the target price point for families?
5. Which partners (insurers, notaries, care providers) are most strategic as early distribution channels?
6. Should a physical "scan service" (collection and digitisation of paper archives) be part of the offering from the start?
7. What level of integration with national health and e-government systems is desirable in later phases?

## 14. Recommended Next Steps

1. Validate the problem through interviews with seniors, adult children, notaries and care providers.
2. Build and test a senior-first UX prototype before any heavy engineering.

3. Run a technical feasibility study on OCR, classification and summarisation using a realistic document sample for one country.
4. Complete a GDPR and EU AI Act assessment, including the DPIA for medical documents.
5. Define the MVP scope, team and budget, and select a pilot cohort.

*Disclaimer: This is a working draft for internal planning. Legal, regulatory and market statements should be validated with qualified advisers and primary research before decisions are made.*