

INT. STUDENT BAR - LATE AFTERNOON

CHRIS comes back from the bar, two drinks in hand. He sets one down in front of a girl and sits down himself. She excuses herself and goes to the bathroom.

His phone buzzes. He pulls it out and looks at it.

The phone beams the POCKET BANKER into the seat opposite Chris.

PB nonchalantly reaches for the girl's Cider & black and sips.

CHRIS
Sorry but, who are you?

PB eyes him.

POCKET BANKER
Well, Old Chap. I'm the Pocket Banker.

Chris watches the girl's disappearing pint

CHRIS
(uncertainly)
The what now?

PB puts down pint and leans forwards.

POCKET BANKER
The Pocket Banker, my boy! The one who keeps you out of trouble.
(leans back)
Your Mum installed me.

CHRIS
Don't tell me she's been on my phone again.

Chris looks through phone.

POCKET BANKER
Ah! But you'll be glad of her fast hands once you hear what I can do for you.

CHRIS
And what's that?

Chris starts to reach for the girl's pint and PB leans out of the way.

(CONTINUED)

POCKET BANKER

Well, if I can direct your attention to the phone.

(clears throat)

Here you will see the colour-code feature.

INT. PHONE SCREEN

A notification of each different colour is on the screen, each one notifying Chris about a different section of his budget.

Chris opens the app.

POCKET BANKER (V.O)

Here you will see your weekly budget divided into four essential subgroups: 'Food', 'Utilities', 'Socialising' and 'Expenses'.

Each section flashes as he says it.

POCKET BANKER (V.O)

The colours indicate how well each subgroup of your budget is going. Green indicates a healthy amount of money leftover; yellow represents a lower amount, but nevertheless, enough; red suggests that you're running low on funds; and black is... Well, black means that section is kaput.

(slurps drink)

INT. STUDENT BAR - LATE AFTERNOON

CHRIS

(Gesturing towards Girl's drink)

Erm, that's actually... Amy's...

POCKET BANKER

Oh and wait until you see this other feature! So, you've got your weekly budget right? But what if you go over on a night out with the guys? Well!

Smacks Chris's hand, which is crawling across the table towards the drink, away.

(CONTINUED)

POCKET BANKER (V.O)

Well, then the app will take some money from another sub-budget to compensate for your overspending! It will warn you of course, but you know what you're like when Jay's out. The boy's a bad influence.
(slurps drink)

Chris has his head in his hands staring at the depleted cider.

POCKET BANKER (V.O)

Other features include: stowing away money for special occasions, like birthdays; a regional pricechecker for the savvy student buyer; a direct link up to your bank account to ensure the accuracy of your budget; and finally, we even offer the chance to buy a special phone case. One that will essentially turn your phone into a contactless payment card.

Chris's head is on the table.

POCKET BANKER

Now, I'll drink to that! What do you say old boy?!

PB finishes the drink.

POCKET BANKER

What is it? A little overwhelmed Chris? Has your hair been blown clean off your head by the prospect of easy budgeting?

CHRIS

(looks up)
... That was the last of my money. I don't have enough to replace her drink.

POCKET BANKER

Huh. Ironic, hey? Well, that's why I watch the money and not the apple-juice, huh?
(nudges Chris and gets no reaction)
He'll come around.
(stares at Chris unnervingly)

(CONTINUED)

PB picks up the phone, maintaining eye contact, presses a button and beams back in.

AMY returns. Chris's head is on the table. Her drink is finished and she stands confused next to the table.

INT. BLACK ROOM - UNKNOWN

The pocket banker has his back turned.

The camera gets closer and closer until only his head is in the shot. It waits for a moment then,

FADE OUT.