**Bond Wallet Rules**

Prize Bond

* A prize bond can be of any of the following denominations:  
  Rs. 100, Rs. 200, Rs. 750, Rs. 1,500, Rs. 7,500, Rs. 15,000, Rs. 25,000, Rs. 40,000 – Premium
* Every valid prize bond has to have a number, a prefix and an issue date:
  + **Prefix**: It is up to 2 characters long and is always an alphabet
  + **Number**: It is always 6 characters long and contains only digits from 0 ~ 9
  + **Issue** **date**: It is contained in the stamp that is affixed on the prize bond when it is issued by the SBP. A prize bond without such a stamp is not considered valid.
  + Bond wallet assigns 3 more fields to a prize bond which are as follows:
    - **Creation date**: Not visible to the user. It is the date (and time) when a prize bond is saved by the user in Bond Wallet
    - **Purchase date**: It is the date when the user purchased the prize bond
    - **Collection**: A prize bond can be saved in Bond Wallet only with reference to a Collection. A collection is a virtual grouping which may contain any number of prize bonds of different denominations. It is up to the user to think of a good use of this field.
      * User may choose to have just one collection and save all their prize bonds in it.
      * It may be used to record family member name in case different members have different prize bonds and they want to record all of them in just one instance of Bond Wallet.
      * It may be the year grouping all prize bonds purchased in one year in one collection.

**RULES:**

* Prefix and Issue date are not mandatory fields. However, if any one of these is entered by the user, the other one is required too. It is the app’s way of saying that either the user enters complete details or not.
* Issue date and purchase dates can’t be future dates.
* Issue date would always be earlier than or same as purchase date, for obvious reasons.
* Purchase date is not mandatory to be entered by the user but the app always records current date as purchase date. User can change it at the time of saving the bond or even afterwards but she is not allowed to delete it.
* There can’t be two collections of the same name.
* **Duplication**:
  + There can be numerous prize bonds with the same number in the market but each such prize bond would have a different prefix and issue date.  
    *Probably, now you can guess why Bond Wallet allows either none of the prefix and issue date or both.*
  + A bond is considered duplicate when the combination of prefix, bond number and issue date are the same. Saving duplicate bonds is not allowed by Bond Wallet.
  + Duplication is checked across all collections. In other words, a bond having same prefix-number-issue date can’t be saved in Bond Wallet even if the collection name is different.
  + Draw results, when published by the SBP, contain bond numbers only, not the prefix or issue date.  
    So, what happens to the bonds with same number if that number is in the draw results? Each instance of such prize bond is entitled to claim the prize. For example, if there are 20 prize bonds in the market with the same number 122011 (with different prefix and issue date, of course) and this number gets a second prize in a draw, all 20 will be entitled to claim the prize.
  + This point is not about duplication but it somehow is relevant to be mentioned here. A bond with the same prefix-number-issue date combo can win a prize more than once in its lifetime. It is only possible if at the time of claiming of prize, the prize bond is not retained by SBP.  
    As per my current information, this practice has now been discontinued by SBP for every denomination. However, old prize bonds are still in market that have won a prize in the past and were not retained by SBP at the time of claiming of prize. Such prize bonds are still entitled to win prizes.
  + Bond wallet fully caters to all the above-mentioned scenarios so that if in future, SBP again starts reissuing the same prize bond after payment of prize, the app logic is not required to be modified.

**FEATURES:**

* At the time of saving a bond, denominations are made available in the form of a list. User can pick and choose.
* Collections, if any, are available in the form of a list. However, user can simply type in a new collection and it will be automatically created at the time of saving the prize bond. User doesn’t need to create a new collection on another screen first and then come back to complete the **Add prize bond** form.
* Issue date and purchase date can be picked from a date picker widget only. User is not allowed to ‘type’ a date. This provides ease and data security at the same time.
* Save button is intelligent enough to enable or disable itself as the user enters data. It is enabled only when all the data is valid; otherwise it would be disabled and some error message would be appearing requiring user to make the correction.
* Prize bond series are automatically generated for the user. She has to just provide the first and the last number of the series. However, series containing more than 100 prize bonds are not allowed.
* Prize bond series can be manually edited before saving. User can benefit from this feature for dropping those bond numbers that he doesn’t possess in a series.  
  For example, if the user has an incomplete bond series where she has, let’s say, 82 bonds out of 100. So, instead of punching those 82 bonds one by one, she can provide first and last number of 100-bond series and then manually edit it to drop those 18 bonds that she doesn’t possess, thereby saving a lot of precious time.
* Bond wallet provides **real time validation of prize bond data** when the user attempts to save a new prize bond or a series thereof. ***No other prize bond app on Play Store is offering such a feature.***
  + Prize bond or series is checked against all draw results available in the app and all existing prize bonds saved in the app, on real-time-basis (as the user punches data) and findings are shown in an info window which is placed right beneath the bond number widget.
  + If the entered prize bond is found in another collection, it is reported as a duplicate bond and user is not allowed to save it.
  + If the entered prize bond series has let’s say, 5 such duplicate bonds, it would be reported as such in the info window; however, that doesn’t block the user from saving the series. It is just that those 5 bonds won’t be re-saved.
  + If the entered bond has won a prize in any of the past draws offered by Bond Wallet, this fact would be reported. By default, such a prize would be ignored unless the user explicitly accepts the prize.  
    So, if a user is entering a bond which has actually won a prize, she would just save the bond and accept the prize both at the time of saving the prize bond instead of two different entries.  
    Another benefit is that the user gets to know of any such winning that she erroneously overlooked before the use of this app.
  + It took me almost a month in total to master it and the best thing is that it takes less than 2 seconds to perform all the above validations on even slower devices. On faster one, it takes less than a sec.