**3 Business Requirements Specifications**

***3.1 Functional Requirements***

**BR01**. The solution will require some of the below identified APIs:

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| **S/N** | **APIs** |
| 1 | Loan Eligibility, Disbursal and Collection |
| 2 | Payment API |
| 3 | Central |
| 4 | Utility bills payment |
| 5 | Land Use Collection |
| 6 | Fund Transfer |
| 7 | Credibility check |

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| **ID** | **Acceptance Criteria & Business Rules** |
| **BR02** - As an Access Home user, I want to be able to **view** all properties | **Acceptance Criteria**   * User lands on Access Homes Home page and can see all properties available on the platform * User filter using property status, property type, location, price, amenities to see preferred properties * User selects preferred property and has access to view pictures/videos of property, full address with a map direction, property owner and schedule a tour   **Business Rules**   * User should be able to view and filter search based on preference * User should be able to view all relevant information on selected property |
| **BR03** - As an Access Home User, I want to **login** as a tenantto platform | **Acceptance Criteria**   * User lands on Access Homes home page and is prompted to input username and password * User can login with Google account   **Business Rules**   * User must have registered as a tenant * The portal login page must have the following fields for the user to input:   ✓ Username  ✓ Password   * Both Username and password must match what is captured in the Access Homes database * The login feature should have a counter i.e. once a user tries to login 3 times and is unsuccessful, the system should temporarily block the user's profile * Profile would be unblocked after 15 mins * There should be a ‘forgot password’ option which sends a temporary password to the user’s registered email * There should be a sign-up option for non-registered users |
| **BR04** - As an Access Home user, I want to be able to **rate** Landlords | **Acceptance Criteria**   * User lands on Access Homes Home page and can see all properties available on the platform * User selects a property of choice, sees existing landlord rating and comments * User rates landlord by clicking a star or drop a comment using the text box   **Business Rules**   * User should be able to view top rated landlords * User should be able to input comments via typing in the text box provided * User should be able to rate landlords, 1 star as low rating and 5 stars as top rating |
| **BR05** - As an Access Home admin, I want to be able to **approve** listed properties | **Acceptance Criteria**   * User logs into admin dashboard to view properties awaiting approval * User assigns property to field officers for vetting * User either rejects or approves request based on field officer’s feedback * User inputs it’s username and field officer’s name as approval personnel for tracking purposes   **Business Rules**   * User should be able to view all properties approved and awaiting approval * User should be able to approve or reject a property listing request and enter comment or reason for decision * All properties must either be approved or rejected within 24 hours |
| **BR06** - As an Access Home admin, I want to be able to **verify** tenant credibility | **Acceptance Criteria**   * User access admin backend to view KYC of all registered tenants * User uses each tenant BVN to run a credit check on tenant and validate photo identification document shared matched BVN details * User analyze tenant’s statement of account * User profile each tenant according to their credit check and annual/monthly turnover   **Business Rules**   * User should be able to blacklist tenants with fake KYC Documents * User should be able to blacklist tenants who are rent defaulters * User should be able to advise tenants that property selected exceeds 3 months of their monthly income and suggests other properties * User should be able to advise Landlords/Property owners on the best tenant to rent or sell their property * All tenants must be profiled or have a credibility score within 48hours of registration |
| **BR07** - As an Access Home user, I want to be able to **purchase** items from the Marketplace | **Acceptance Criteria**   * User lands on Access Homes Home page * User clicks on Marketplace button * User sees all categories of available products * User selects preferred category and sees all products in the category * User picks an item, see the price and either decide to buy now or add to cart * User inputs delivery address and clicks proceed * User is redirected to the payment gateway to complete payment   **Business Rules**   * Central API should be integrated for this purpose * The Dynamics should be the same as a user on Access More * If user purchases an item from the Marketplace when completing its rent transaction, total amount should be included in the total rent package |
| **BR08** - As an Access Home user, I want to be able to make **utility bills payment** | **Acceptance Criteria**   * User lands on AccessHomes Home page * User clicks on Other Services and is prompted to login or create an account * User selects utility bills payment * User confirms Biller e.g IKEDC, EKEDC, etc * User chooses product type i.e either Prepaid or Postpaid * User inputs amount and meter number * User confirms account or card to be debited * User clicks proceed to make payment   **Business Rules**   * Bills Payment API should be integrated for this purpose * The Dynamics should be the same as a user on Access More |
| **BR09** - As an Access Home user, I want to be able to makepay for **Land Use Charge** | **Acceptance Criteria**   * User lands on AccessHomes Home page * User clicks on Other Services and is prompted to login or create an account * User selects LUC payment and confirms to proceed either using Payment Reference or payer ID * User inputs payment reference or ID Type (Individual or Corporate) and Payer ID depending on selected choice * User clicks on validate * Once validated, user clicks on make payment * User confirms account or card to be debited * User clicks proceed to make payment   **Business Rules**   * LASG Payment API should be integrated for this purpose * The Dynamics should be the same as a user on Access More |