

# Konan Documentation

Konan is a software that combines the power of Sepa transfer, Swift Transfer, Faster Payment, virtual & physical card. With Konan, users can effortlessly send and receive money locally and internationally, enjoy secure and swift transactions, and conveniently make online purchases with a prepaid card. Experience a comprehensive and seamless financial solution with Konan's integrated services.

## User Features

1. Login OTP
2. SCA (Strong customer authentication via SMS for 180days)
3. KYC by SUMSUB
4. Social logins with Facebook & google
5. Phone & Email verification
6. Recaptcha
7. Amazing UX
8. Webhook system (Optimised for scaling)
9. Beneficiary system (Tag, Bank accounts, Card)

## Transfer restrictions

1. User to Card
2. User to User
3. User to Bank account
4. Card to User
5. Card to Card
6. Card to Bank Account

## Bank transfer networks

1. Swift
2. Faster payments
3. Sepa Transfer

## Bank account issued

1. IBAN
2. Sort code & account number

## Card features

1. Ecommerce
2. Atm
3. Contactless payments
4. Credit Authorisation
5. Spending limits
6. Visa or Master card
7. Physical & Virtual

## Admin Features

1. Help center system
2. Blog system
3. Livechat support
4. Analytics support

5. Social links
6. Terms, privacy policy
7. Audit logs for admin
8. Promotion system
9. Interface control

### System Architecture

1. Laravel 9
2. Php v8.2
3. Apache or Nginx