

## SD FINANCE [SEUMX DIGITAL FINANCE] PROJECT DESCRIPTION DOCUMENTATION

In the #BuildForSDG Challenge 2020 Cohort 2 Projects, here is the summary of the project description from the FINANCIAL TECHNOLOGY Industry which I have chosen to innovate on.

FACEBOOK	Andela
ME	

### PROJECT DESCRIPTION

The table below shows the Project Properties

KEY	VALUE
INNOVATOR	MUWANGUZI SILAS
MAIL	<a href="mailto:Silas.seal7@gmail.com">Silas.seal7@gmail.com</a>
PROJECT INDUSTRY	FINANCIAL TECHNOLOGY
PROJECT SELECTION	ONLINE BANKING
PROJECT NAME	SD FINANCE
PROJECT SUMMARY	ONLINE BANKING AND PAYMENT SYSTEM
PROJECT DESCRIPTION	The project is structured to handle all banking activities on both administrator and client side. This project has been further extended to offer payment services on individual basis then after will be extended to a market basis too.
PROGRAMMING LANGUAGE	JAVA
DESIGNING	HTML 5
STYLING	CSS
SCRIPTING	JAVASCRIPT
FRAMEWORK	SPRING
PROJECT ESTIMATED TIME	5 WEEKS
SERVER	APACHE TOMCAT 9.0.37 x64
DATABASE	MYSQL

## PROJECT BREAKDOWN

This is how the project has been broken down into clusters and then into tasks which can be fully completed in the estimated time. Below are the clusters of it.

### 1. Welcome

This is the index of the project. This will let the user view Charts of services offered and also prompt the user either to login (if he has the account already) or create account.

#### LOGIN

This will accept a valid **email** and **password** from registered user to login.

#### CREATE ACCOUNT

This option will prompt the user to provide the following details to create an account.

- ❖ First Name
- ❖ Last Name
- ❖ Email
- ❖ Date Of Birth.
- ❖ Country
- ❖ Phone
- ❖ Gender
- ❖ Postal code etc.

The account is approved by the system administrator after reviewing the submitted data from user. The user will be notified once the account is approved. But still user can login using email and password submitted to view the status of his account. Once approved, user will begin to transact on the platform.

### 2. HOME

After logging in, the user will be re-directed to Home page on authentication of the login details provided. The view of this page will depend on the platform of the user; Desktop will view differently and Mobile also but same services will be provided.

This page will basically have the following:

- ❖ Salutation for example "Hi Muwanguzi Silas"
- ❖ User ID for example "SMX-000001"
- ❖ User local time
- ❖ Last Active Date
- ❖ Account Balance for example "£500" & links to "Deposit"," Withdraw" and "Send";
- ❖ View of the last 7 transactions & link to view All the transactions.
- ❖ View new/unread notification.

### 3. ACTIVITY

This is where the user will view all his previous actions or transactions. This list can be searched, sorted and filtered according to the preference of the user.

Here the user also has access to monthly statements which are printable and downloadable.

### 4. SEND

This is where the user can perform the following actions:

- ❖ Send money or payments to his contacts
- ❖ Accept/reject money requests from contacts
- ❖ Pay/decline invoices from a freelancer/partner.
- ❖ Schedule and setup an automatic payment for a contact or freelancer on an hourly, daily, weekly and monthly basis.

### 5. RECEIVE

Here is where money can be added to user's account. These are the only ways of adding money to user account:

#### ❖ **REQUEST**

This option lets user to request money from a contact. It will prompt user to select contact, enter amount to request and reason/reference for the request.

#### ❖ **DEPOSIT**

Here user can deposit money to his account using Visa Card, Agent Banking & Paypal for now. With VISA, you will enter the money to deposit and select your card number to complete. Agent banking will require you to visit the nearest agent to make a deposit. And paypal is just cool, select paypal and login to complete deposit.

#### ❖ **RAISE INVOICE**

If you are a freelancer or have done work for a client on this platform, you can raise an invoice to the client to release your funds to your account. Once client approves your invoice, the money will be added to your account.

### 6. WITHDRAW

Here you can withdraw your funds to the following accounts:

- ❖ Paypal
- ❖ Payoneer
- ❖ Local Bank Account
- ❖ Airtel Money (for Ugandans)
- ❖ MTN Mobile Money (For Ugandan)

## 7. WORK

Here two parties can handle their work and complete payments smoothly. A client and Freelancer. They will have a work stream to communicate. The process will be as bellow:

- ❖ Freelancer & Buyer will agree to work on a particular project/work for a selected amount of money by both parties. Then the freelancer will declare the milestones and amount for each milestone to total up with the agreed money. The Freelancer will request a deposit of an agreed amount of money by both parties.
- ❖ A deposit will be made by the buyer to the freelancer's account. This deposit is visible on freelancer's account but can't be withdrawn until the work is done.
- ❖ When the work is done, the freelancer will raise an invoice to the buyer. Then the buyer will approve the invoice and the remaining balance will be paid to the freelancer. All the money is withdrawable after the buyer has accepted the invoice.
- ❖ SO THE DEAL IS DONE:

## 8. ACCOUNT

Ok, This is where the user can view and edit some of his/her profile data. The user can also view and add withdraw accounts. Withdraw accounts include bank account, paypal, payoneer and phone number for Ugandans.

Here also the user can access account balances, statements, transactions, money requests and invoices.

## 9. NOTIFICATION

Here user can view notification on work, payments, invoices etc.

## 10. HELP

Here user can read the following help documentations

- ❖ Pricing and charges
- ❖ Terms and conditions
- ❖ About Us
- ❖ How to (tutorials)
- ❖ Contact Us. Here user can reach out to administrators via support, email and phone.

This is the summary of my project structure. For further clarifications, I will be willing to clarify.

Regards

**Mwanguzi Silas**

**Senior Software Engineer @SeumxPlus**

**ft. #BuildForSDG Challenge 2020 Cohort 2**