**Breakdown of Requirements**

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| **ID** | **Requirement** | **Description** |
| F1 | User Registration & Login | Secure sign-up with OTP, biometric or password login |
| F2 | KYC Verification | Upload documents and auto-verify using OCR/API |
| F3 | Dashboard | View balances, spending analytics, transaction history |
| F4 | Money transaction | UPI, card, bank transfer options for individuals & businesses |
| F5 | Account management | Link, verify and manage multiple bank accounts |
| F6 | Notifications | Real-time alerts via SMS, email, and in-app push |
| F7 | Merchant Portal | Track incoming payments, manage refunds, generate reports |
| F8 | Fraud Detection | AI/ML-based anomaly and risk scoring system |
| F9 | Admin Panel | Manage users, view analytics, support tickets, KYC approvals |
| F10 | API Integration | Public APIs for third-party tools (e.g., accounting software) |

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| **ID** | **Requirement** | **Description** |
| N1 | Performance | <2s average response time for transactions |
| N2 | Scalability | Scalable cloud infrastructure (AWS, GCP, etc.) |
| N3 | Security | End-to-end encryption, PCI-DSS compliance |
| N4 | Availability | 99.9% uptime with failover mechanisms |
| N5 | Accessibility | WCAG 2.1 compliance for inclusive design |
| N6 | Localization | Multi-language support for different regions |

Crypto support

Loyalty program Loan features Offline NFC Localization

ISO cert

Prioritzing requirements

Merchant Portal

Accessibility

User Segments

In-app Feedback

Notifications, Fraud Detection Dashboard Scalability Availability

Login

KYC

Payments

Bank Link

Admin Panel Security

Performance