**Product Requirements Document**

**PayXpert**

**Objective**

1. To develop a user friendly platform that streamlines personal and small business financial management**.**
2. Enhance digital payment experiences across web and mobile platforms.
3. Empower users with real-time transaction insights and analytics.
4. Provide instant P2P, B2B, and B2C transaction capabilities.

**Project scope**

**In-scope**

1. User authentication (OAuth 2.0, biometric login)
2. Dashboard for transaction history, budgets, and spending patterns.
3. Payment gateway integration (UPI, debit/credit card, bank transfers).
4. Merchant onboarding and payment tracking.
5. AI-driven fraud detection and risk analysis.
6. Notification system (SMS, email, in-app).
7. Admin portal for customer support, KYC, and analytics.

**Out-of-Scope**

1. Crypto payment support.
2. Offline payment (NFC-based).3.
3. Tax filing services
4. Integration with third-party banks in the initial phase

**Stakeholders**

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| --- | --- |
| **ROLE** | **RESPONSIBILITY** |
| Product owner | Defines features and prioritizes |
| Tech lead | Oversees architecture |
| Design lead | UI/UX flow |
| Development team | Full-stack implementation |
| End users | Individuals and merchants |

**Success metrics**

1. User onboarding in first 3 months: 100,000+
2. Transaction success rate: > 99.5%
3. Fraud detection accuracy: ≥ 95%
4. NPS (Net Promoter Score): > 70

**Constraints** 1. Regulatory approval before launch.

1. Budget limitations in Phase 1.
2. Performance targets: Transaction processing within < 2 seconds.

**Assumption** 1. Initial deployment in India with plans to scale globally.

1. All users must have internet access and a verified mobile number.
2. Mobile-first development strategy (iOS and Android support).