FTGP Group 5: Sprint 3 Report (26th April)

Sprint 2 Review (Sprint duration 22nd – 26th April):

This should summarize your sprint review meeting. The meeting should be done at the end of each sprint. You need to identify which tasks from your sprint backlog were completed, which were altered, and which were not completed. Please also use this process to reflect and improve your next sprints.

Completed work, i.e. which tasks were complete and by who:

During sprint2, we mainly completed the following work:

1. Front-end development, developed a specific executable interface, and added a newpage related to credit score in the front-end, optimize the payoff function of the front-end， which was mainly carried out by Yuxiang Ge

2. Verify the feasibility of obtaining users' historical transaction records through etherscan website, and carry out data cleaning of historical transaction records, test the interface for front-end borrow, which is carried out by Yangshu Wang.

3. According to the historical transaction record of the cleaned user, the credit score corresponding to the user is given through certain logic and specific algorithm, test the functionality of the front end collateral, which is carried out by Junyi Tang.

4. Delivery the credit score to the smart contract, set different loan amount ceilings for credit scores of different scores, and remind when the upper limit is exceeded, test the front-end lending interface, which is carried out by Jingzhou Hu.

The above also involves the transfer of data between the front-end interaction and the back-end, which is done by everyone.

Changes, i.e. tasks that have changed/not completed and why:

The function of front-end interaction still needs to be improved. At present, the display of credit score in front-end is still controversial, and the controversial point is whether to display the credit score of each user and the update logic of credit score. Instruction to send wallet addresses from the front-end to the back-end are not implemented for the time being.

Agreed weekly “Equity share”, i.e. how this sprint’s work was split:

Equity share: Jingzhou Hu(1), Junyi Tang(1), Yuxiang Ge(1), Yangshu Wang(1)

As mentioned before, there is a clear division of labor for each group. Yuxiang Ge was responsible for the development and update of the front-end interface; Jingzhou Hu, Junyi Tang and Yangshu Wang focused on the development of the back end of the credit scoring mechanism and related front-end interactive testing and data transmission.

Sprint 3 Planning (Sprint duration 29th April – 3rd May)

This should summarize your sprint planning meeting. The meeting should be done at the beginning of each sprint. You must specify your sprint vision and select which items from the product backlog you plan on completing during the next sprint (sprint backlog). Additionally, you must select the product owner and the scrum master.

Product Owner: Jingzhou Hu, responsible for defining the product direction, managing the product backlog, and ensuring that the team understands and executes the tasks.

Scrum Master: Jingzhou Hu, responsible for ensuring the team follows agile and Scrum practices, assisting team members in removing impediments, and facilitating communication and collaboration within the team.

Sprint Vision:

During Sprint 2, we have completed the feasibility verification of obtaining user historical transaction data from the Etherscan website, implemented a basic credit scoring mechanism based on historical transaction data, and set a maximum loan amount for users based on credit scores. And the backend testing of these contents has been completed, while the frontend is also continuing to improve functionality and optimize interaction. Next, the focus will be on adding appropriate interface interactions regarding the credit scoring mechanism in the front-end and transmitting address instructions from the front-end to the back-end, and running and testing the entire project after completing the above functions.

Sprint Backlog:

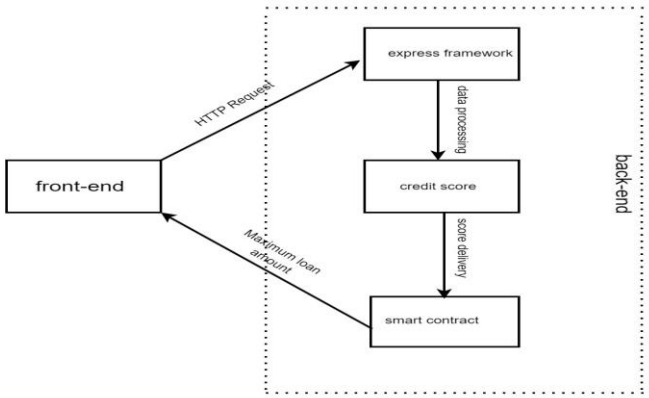
Phase 1 (April 29th to May 1st): Coordination testing between front-end and back-end

After previous development, we have preliminarily completed the backend work of the credit scoring mechanism. Next, we need to implement and test the transmission of instructions between the front-end and back-end, including sending wallet addresses from the front-end to the back-end, and transmitting credit scores and loan amount limits from the back-end to the front-end. And it is necessary to add prompts on the upper limit of the loan amount on the front-end interface. Prior to this, we had already developed the most basic logic of the credit mechanism. On April 29th, we will hold an offline meeting to further discuss the rationality of the established credit mechanism and its interaction with the front-end.

Phase 2 (May 1st to May 3rd): Operation and testing of the lending platform

We have added a credit scoring mechanism to the lending platform, which includes functions such as borrowing and repayment, collateral, credit scoring, etc. At this stage, further testing of these functions will be conducted, with a focus on testing the stability and reliability of the lending platform.

Anything else you would like to share:



As shown in the figure, this is our idea of adding a credit scoring mechanism to the lending platform. When a user wants to borrow money, an HTTP request will be sent from the front-end to the back-end, which includes the user's wallet address. After processing by the back-end, the credit score of the user will be generated, and the information of the maximum loan amount will be returned to the front-

end. If the user's loan does not exceed the maximum loan amount, the next step can be taken, and if the user's credit score is insufficient, the loan will fail. Hope to get your feedback and suggestions!