*GABPAY FEATURES AND REQURIEMENTS*

# *Product Requirements Document (PRD)*

## 1. Document Control

* ***Company Type*** *: FINTECH*
* ***Version****: 1*
* ***Date****: 20/05/24*
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## 2. Executive Summary

* **Product Name**: GABBYPAY
* **Brief Description**: THIS IS BASICALLY A PAYMENT PLATFORM USED FOR PAYMENT OF BILLS, TRANSFER OF MONEY WITHIN AND OUTSIDE THE COUNTRY WHICH WILL ALSO INCLUDE A CRYPTO WALLET.
* **Goals and Objectives**:
  + **Primary Goal**: TO MAKE TRANSACTIONS BOTH WITHIN AND OUTSIDE THE COUNTRY EAISER.
  + **Secondary Goals**: TO MAKE TRANSFERS BOTH CRYPTO AND MONEY TRANSFERS MORE EASIER
* **Target Market**: BOTH THE YOUNGER AND OLDER PEOPLE

## 3. Basic Features:

* **BILL PAYMENTS**: THE PAYMENT OF BILLS INCLUDING CABLE,ELECTRICTY AND MORE,
* **AIRTIME/DATA SUBSCRIPTION**:USERS SHOULD BE ABLE TO RECHEARGE BOTH AIRTIME AND DATA THROUGH OUR APP USING BOTH THEIR PERSONAL WALLET AND CRYPTO WALLET. **CASH DEPOSITS/TRANSFER**: USERS SHOULD BE ABLE TO DEPOSIT USING THIS METHODS:
* **DEBIT CARD**
* **BANK TRANSFER**
* **CRYPTO DEPOSIT**
* **CASH TRANSFER/CRYPTO TRANSFER: USERS SHOULD BE ABLE TO MAKE AND RECIVE TRANSFERS BOTH WITHN AND OUTSIDE THE COUNTRY USING BOTH OUR CRYPTO AND OUR NORMAL BANK TRANSFERS FROM OTHER COMMERCIAL BANKS THE FOLLOWING TRANSFERS METHODS SHOULD BE Made AVALIABLE:**
* **USER TO USER : THIS METHOD OF TRANSFER SHOULD BE IMPLEMENTED BETWEEN USERS.THIS METHOD HAS TO DO WITH WHEN A USER WANTS TO MAKE TRANSFERS THIS IS DONE WITH THE HELP OF THE USER TAG WHICH ENABLES USERS TO SEND OR RECIVE MONEY TO EACH OTHER WITH NO STRESS OR HASSLE AND MAKES IT MORE EAISER FOR BUSINESS TRANSACTIONS.**
* **DOMESTIC TRANSFER : THIS FEATURES ALLOW USERS TO TRANSFER BETWEEN BANKS IN NIGERIA**
* **INTERNATIONAL TRANSFERS: THIS FEATURE WILL ENABLE USERS TO MAKE TRANSFERS USING THEIR USE TAGS.**
* **CYRPTO DEPOSIT/TRANSFER: USERS WILL HAVE THE ABLITY TO DO ANY SORT OF CRYPTO PAYMENTS.**

## 4.CRYPTO FEATURES

* **BUYING CRYPTO**:
* **SELLING CRYPTO**:
* **DEPOSIT AND TRANSFER**:
* **ABILITY TO TRANSFER FROM MAIN WALLET TO CRYPTO WALLET**:

## 5. LOGO DESIGNS FOR THE APP



## 6. LOGIN METHODS

* EMAIL/PHONE:
* **PASSWORD** :
* **LOGIN PIN**:
* **ONE TIME OTP:**

## 7. Technical Requirements

* **Architecture**: Structure of the app
* **APIs**: PAYSTACK/FULTERWAVE
* **SMS REQURIMENT**: SMS API
* **Integration**: Third-party systems PAYSTACK/FLUTER WAVE

## 8. Milestones and Timeline

* **Project Phases**: THIS PROJECT HAS 5 PHASEES
* **DESIGN**
* **INTERGRATION**
* **DEVELOPMENT**
* **TEST**
* **UPLOAD**
* **Milestones**
* **Timeline**: 1 MONTH FOR PROJECT DEVELOPMENT

## 9. TABLED FEATURES OF THE APP

|  |  |  |  |
| --- | --- | --- | --- |
| BILL PAYMENT | CYPTO PAYMENT | MONEY TRANSFER | CARDS |
| ARITIME | BUYING | INTER- USER | VIRTUAL DEBIT |
| DATA | SELLING | DOMESTIC | VIRTUAL CREDIT |
| CABLE BILL | TRADE CRYPTO | INTERNATIONAL |  |
| BETTING | CONVERSTION | CRYPTO TRANSFER |  |
|  | TRANSFER |  |  |
|  |  |  |  |
|  |  |  |  |

## 10.REFERALS/BONUSES

**EACH USER SHOULD GET A SPECIFIC REWARD WHEN ANY REFERAL IS MADE AND THE AMMOUNT SHOULD BE #100 PER REFERAL.AND TRASACTION BONUSES SHOULD BE GIVEN TO ANY USER WHO MAKES A SIGNIFICANT AMOUNT OF TRANSACTION ON A WEEKLY BASIS THIS SHOULD INCLUDE**

**CABLE,ARIRTIME,BETTING AND AIRTIME CASHBACKS.**

## 11.CHATBOT AND SUPPORT TEAM

* **A LIVE CHAT BOT SHOULD BE PUT IN PLACE SO USERS CAN SEND A COMPLAINT TO OUR RESPONSE TEAM AND WE CAN RECTIFY ANY ISSUE HE/HER MAY HAVE AND OUR EMAIL ADRESS SHOLUD BE ADDED AND ALSO OUR CALL CENTER NUMBER.**

## 11. VIRTUAL CARDS

* **USERS SHOULD HAVE THE ACCSESS TO OPEN A DEBIT/CREDIT CARD WHICH THEY CAN USE TOO MAKE ONLINE PAYMENT AND WILL BE ALSO BE ABLE TO USE THE CARD TO PAY FOR THEIR CRYPTO.**

DATE:01/06/24

THE REST WILL BE DISCUSSED IN THE MEETING THIS NIGHT.