**Requirements List**

**Explicit Requirements -> What**

1. Allow consumers to pay online after purchasing their groceries within fortnightly installments
2. The AfterPay will be usable for customers to pay using self service, assisted checkouts and online Colesworth shopping
3. The system must allow Afterpay employees to easily *settle any outstanding balances nightly*
4. The system must be able to detect credit and fraud risks
5. The project should cost less than or equal to $500,000 during the trial
6. The system rollout should cost less than or equal to $200,000
7. There must be training for staff members to use the system and this must take two weeks before deployment occurs
8. The system must be able to manage the back end systems for payment reconciliation and accounting
9. The service’s pilot must be successful in ten stores initially in the Sydney CBD
10. The service should have a long term deployment for six months
11. The system must be able to manage approximately twenty thousand transactions per day
12. For the national rollout the system must be able to manage approximately sixty million transactions per week
13. The system must transfer 1.25% commission of each transaction to Colesworth

**Implicit Requirements -> How**

1. The system should be fast enough such that 90% of the consumers are satisfied with the speed
2. System must be easy to use so that around 90% of the consumers will understand how to use the system on their first try
3. Staff training should be easy to follow and by the end of the training, the staff should be equipped to use the system
4. System must be easy to maintain and repair, by doing:
   1. Weekly bug checks
   2. Allow users to file for bugs
   3. At most 24 hour downtime to repair bugs if there is any
   4. Have a backup system for the previous version if the new update has any critical bugs (i.e. the server crashes)
5. The system must be able to handle around 20,000 transactions per day with $60 Million worth of transactions
6. Employee (both Colesworth and Afterpay) access requires username and password
7. Each character in the string of a password, should appear as an asterisk when typed
8. After pay must be compatible with the current IT Infrastructure
9. The system should be able to allow transactions from different types of credit/debit cards

**Additional Information required from Colesworth**

1. How would consumers and Colesworth like to be notified of any outstanding payments
2. Which types of cards should the system accept as payment (e.g. Mastercard)
3. How aesthetically pleasing would you like the system to be and what would you like it to look like
4. Does the company use any form of reward system so that the afterpay system can handle these options
5. What action does Colesworth wish to take when incorrect information is entered when logging in?

**User stories (Priority)**

***“As a*** *<particular class of user>,* ***I want to*** *<be able to perform/do something>* ***so that*** *<I get some form of value or* benefit>**”**

1. As a customer, I want the system to be able to successfully complete my transactions both online and at Colesworth retailers so I can purchase my goods using card payment (High)
2. As a consumer, I want the system to be secure so that I don’t lose my money for unnecessary reasons. (High)
3. As a non-technical consumer, I want the afterpay system to be easy to use and clear to understand so that I can save more time on paying. (High)
4. As a consumer, I want to be able to pay back the money in fortnightly installments so that I can pay back the money in time. (High)
5. As an administrator of AfterPay, I want to be able to view the system’s history and transactions, so that I may keep track of the revenue of the business. (High)
6. As an employee of Colesworth, I want AfterPay to assume all credit and fraud risk so that there is a decreased risk for Colesworth. (High)
7. As an employee of Colesworth, I want the system to be able to handle large amounts of concurrent transactions so that consumers don’t lose their money. (High)
8. As an employee of Colesworth, I want my password to be hidden so that unauthorized personals cannot view my password to login later on. (High)
9. As a consumer, I want to be able to refund products so that if I am unsatisfied with the product I have bought, I can return the product and get my money back. (High)
10. As an employee of Colesworth, I want the system to process transactions on average of 20 seconds so that there isn’t a backlog of consumers waiting to pay for their goods. (Medium)
11. As an employee of Colesworth, I want the consumers to be able to pay using various cards so that we can have a wide variety of consumers. (Medium)
12. As an administrator, I want to be able to shutdown the system, so that the system can avoid to take more risks after emergency situations. (Medium)
13. As a consumer of Colesworth I want to be able to use the system at the cashiers, online, and for self service transactions so that I can use Afterpay at all points of transaction in the store. (Medium)
14. As an administrator of AfterPay, I want to be able to access all employee’s level of access, so that I may amend any access when someone is promoted or resigned. (Low)
15. As an administrator of AfterPay, I want the authority of modifying the data, so that I can do system maintenance regularly. (Low)

**Project Success**

For Colesworth, its strategic focus is to *“make life easier for the consumer”* which has defined our requirements and scope. Our requirements satisfies this goal by making the system functional for users, ensuring the system is easy to maintain, and ensuring the system is secure. All of these factors will provide a usable system that will lead to higher satisfaction levels for Colesworths customers. The functionality of the system should include all normal Afterpay features including allowing consumers to pay in fortnightly installments using their card. Customers should also be able to use their own device’s Afterpay app to pay using their barcode and be able to clear any debt before or on the date of their fortnightly payments. These requirements were chosen to ensure flexible payment options and higher convenience for those who do not have a large sum of money to pay upfront. Refunds should also be easily accessible for the consumers, so that they if they are unsatisfied with their groceries, they can request a refund and if accepted, process an immediate refund (or rollback if they are still in pending payment). The refund should only occur if the consumer has returned their product and one of the employees has accepted this refund request or if they request a refund online. Refunds as part of the Afterpay transactions will allow Afterpay to be as advantageous to customers compared to regular payment methods that allow refunds. The final main user requirement is that Afterpay should be on all POS Systems so that those wanting to use Afterpay do not have to make any major adjustments to their buying habits in regard to where they like to purchase (eg online, self service or checkout). The system will also need to be easy to maintain. This would mean the system’s downtime during bug fix is less than 24 hours, and that if there is any potential problems with the current version, the previous version is backed up and ready to be used again. Finally the system should be secure, so that consumers do not have to worry about any fraudulent activities with their card details and be able to use Afterpay with the peace of mind that their private information is safe. Hence it is by these requirements, that if followed, the system will allow flexibility and convenience for its users, making *“life easier for the consumer”*.