| **Product Requirements Document** | | | |
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| Task | A platform that helps users to confirm payment made by customer during business transaction | | |
| Document status | Draft | | |
| Document owner | Product Managers (Joy Ologun & Victoria Ajayi) | | |
| **Background:** | | | |
| A recent survey shows that 92.1% of our target customers need a trustworthy platform where they can confirm payments made into the business account when a transaction is made in the absence of the employer. The platform is a web-based service that helps both business owners (employers) and employees to confirm payment without delaying the customer in order to efficiently make business transactions for income and revenue purposes. Users can browse profiles, confirm payment directly through this platform and give reviews. | | | |
| **Goals:** | | | |
| To build a platform that will provide users with instant access to customer’s payment confirmation so as to eliminate waste of time and resolve business issues in cases of emergency. | | | |
| **Objective:** | | | |
| * Have a brand awareness of close to 35% among small and medium enterprises in Nigeria by the end of 2023. * Gain market share and be the key player in the industry. * Increase ROI by 15% in 18 months. * Meet specific needs of different users by solving payment issues that may cause delay in business transactions. | | | |
| **Scope:** | | | |
| Providing a platform that makes payment confirmation easier and faster without causing a delay in discharging a service or a transaction of business with a customer when the business owner that is to confirm payment is not available,  1. App and Website Development  2. Securing Marketing Channels | | | |
| **Out Of Scope** | | | |
| * No access to the business account balance. * Cannot initiate withdrawal. * Issues arising from the financial institution can’t be resolved. | | | |
| **Personas:** | | | |
| Link to the user persona- <https://www.figma.com/file/gh54ESZd6W8id8FpngQsTs/VERIPAY?node-id=57%3A352&t=vuVIWuckCyPD31gL-1> | | | |
| **Success Metrics:** | | | |
| 1. Customer acquisition rate 2. Customer retention rate 3. Customer satisfaction 4. Customer lifetime value 5. Usage rate/Usability 6. Conversion rate 7. Net promoter score (NPS) 8. Donation | | | |
| **Key Features and Functionalities** | | | |
| **Business owner/employer use cases**  **Features** | **User story description** | **Priority** | **Acceptance Criteria** |

| Login | As a user, I want to be  able to sign up and log  into the platform with my Email address and my  password. | Must have | The system must allow users login once they have provided a valid E-  mail address and a strong password. A  verification mail should be sent to the users whenever they  register/sign up for the first time. |
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| Dashboard | As a user, i want to be able to access my dashboard so that i can choose variety of options | must have | Given that the user have a registered account |
| Business registration/Bank registration | As a business owner, I want to be able to register and link my financial bank institution so that i can give access to view my credit alert without access to my total balance | Must Have | Given that the business owner has a registered bank account and can give access. |
| Cashpoints | As a business owner, I want to be able to add or remove any of my cashiers or registered employees to have access to payment confirmation at will. | Must Have | Provided the business owner is able to register the cashiers name and number. |

| Transaction details/Invoice | As a user, I want to be able to view transaction made by customer’s per time for security purpose | Must Have | Should be able to view transactions made per time |
| --- | --- | --- | --- |
| Bills and utility payment | As a user, I want to be able to pay utility bills from my account so that i don't have to use my personal account to pay my business bills and utility | Would have | Given that the user has a token or money deposited in the account. |
| Customers Support | As a user, I want to be able to get in touch with the customer service in case of emergency action so that I can keep on using the product. | Should Have | Given that a user is willing to give a detailed account of the issue that arises or the problem that needs to be resolved. |
| Reviews and Ratings | As a user, I want to be able to give my feedback in the form of reviews and ratings so that it can help other users and also help the owners to give out their best. | Should have | Given that the ratings and reviews are visible. |

| FAQs | As a user, I want to be able to ask questions and also get feedback so that I can get familiar with the product. | Should Have | Given that the user can navigate to the FAQs section. |
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| **Cashpoints or employee use cases**  **Features** | **Userstory description** | **Priority** | **Acceptance criteria** |
| Login | As a cashier i want to be able to login with my name and the code or password sent to me by my employee so that i can have access to the dashboard | Must have | Provided a password was sent by the employer to the employee or cashpoints phone number |
| Transaction history | As a user i want to be able to see in real time the credit details of payment made in the absence of my employee to validate payment and without access to the total balance in the account | Must have | Given that the customer has made mobile bank transfer from their respective bank account |
| Settings | As a user i want to have access to settings option of changing the font size, light or dark mode. | Could have | Provided the employee is an authorized user |
| **Non Functional Requirements** | | | |
| * Each page must load within 2 seconds * The system must meet the Web content Accessibility Guidelines * The Database security must meet API requirements * The system must operate and be available at all time * The user experience should be easy to use and understand * The system should be able to support large number of users without failing | | | |
| **User Flow Diagram** | | | |
| Link to User Flow diagram <https://www.figma.com/file/gh54ESZd6W8id8FpngQsTs/VERIPAY?node-id=430%3A11893&t=LqGajeQfxn59zjle-1> | | | |
| **Timeline** | | | |
| 1st Sprint: Creation of the login page, Forget password, Sign up page and it's integration (17/2/2023 -  22/2/2023)  2nd Sprint: Homepage and Landing page:  3rd Sprint: Addition of feature to the app: | | | |
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